



NEVADA STATE BANK | Business Preferred Checking

This disclosure only summarizes features of this account. For additional terms governing your account, please see the Deposit Account Agreement. Current copies of the Deposit Account Agreement are available at any branch or online at www.nsbank.com. Information current as of 08/20/2020.

Account Opening and Usage	
Minimum deposit needed to open account	\$50
Monthly Maintenance Fee	\$25
How to avoid the Monthly Maintenance Fee	<p>\$0 monthly maintenance fee when you meet one of the following during the statement cycle:</p> <ul style="list-style-type: none"> Account Analysis fees are greater than \$60 OR \$50,000 in combined deposit balance OR Over \$75,000 in combined loan and/or credit card balance <p>Includes Account Analysis Fees charged to your account during a monthly statement cycle. Contract may be required.</p> <p>The combined deposit balance is calculated on the business day prior to the statement date for the following linked Nevada State Bank accounts: Business and Public Funds Checking, Business Savings, Business Money Market, and Business Certificate of Deposit (CD).</p> <p>The combined outstanding loan balance is calculated on the business day prior to the statement date for the following Nevada State Bank business loans: term loans, lines of credit, overdraft line of credit, credit card and SBA loans. Mortgage loans are not included. All loans are subject to credit approval.</p> <p>The primary owner of the <i>Business Preferred Checking</i> account must be an owner or borrower on all linked accounts. All loans are subject to credit approval.</p>
Paper Statement Service	\$0 There is no charge for mailed paper statements or online eStatements
Monthly Transaction and Cash Deposit Limits	<p>\$0 for the first 400 transactions¹ per statement cycle</p> <ul style="list-style-type: none"> \$0.40 charge per additional item over 400 transactions <p>\$0 for the first \$15,000 cash deposited per statement cycle</p> <ul style="list-style-type: none"> \$0.25 charge per additional \$100 cash deposited over \$15,000
Earns Interest	No

Account Features	
Convenience Services ²	<p>Online Banking</p> <p>Mobile Banking</p> <p>Bill Pay</p> <p>Visa® Debit card</p> <p>Ask your banker about our sweep account options</p>
ATM Access	<p>\$0 for transactions at ATMs owned by Nevada State Bank or other divisions of Zions Bancorporation, N.A.</p> <p>Nevada State Bank fees apply to transactions at ATMs not owned by Zions Bancorporation, N.A. In addition, ATM operator fees may be assessed. See the applicable fee schedule for details.</p>
Special Benefits ⁶	<p>Premium interest rates on eligible deposit products (savings, money market, CD)³</p> <p>\$0 monthly maintenance fee on linked business savings and money market accounts⁴</p> <p>\$0 for the first two outgoing online domestic wire transfers each statement cycle⁵</p> <p>Access to Treasury Management Services⁷ that focus on simplifying payments, reducing fraud, and moving money more efficiently.</p>

Overdraft Services

Insufficient Funds (NSF) Fee	<p>Fee Amount \$35</p> <ul style="list-style-type: none">• Per check, ACH, or wire transaction posted against insufficient funds, whether the bank pays or returns the transaction.• Per multiple-use debit card transaction paid against insufficient funds.• Per non-debit card withdrawal transaction paid against insufficient funds. <p>A maximum of 10 fees will be charged per account per business day. No fees will be charged if the account is overdrawn \$5 or less after all transactions post following the close of business (not applicable for Analyzed accounts).</p>
Continuing Overdraft Fee	We will charge you a Continuing Overdraft Fee of \$35 if your account remains overdrawn more than \$5.00 for 7 consecutive calendar days. The Continuing Overdraft Fee will be charged for up to three consecutive 7-calendar day periods that your account is overdrawn more than \$5.00.
Overdraft Protection	Optional overdraft protection services are available; subject to application and credit approval. Overdraft fees and applicable transfer fees may apply. See the Deposit Account Agreement and the applicable fee schedule for details.

How Deposits and Withdrawals Work

Deposit Funds Availability <i>(When funds deposited to your account are generally available)</i>	<p>Cash deposited: Next business day</p> <p>Check deposited: Next business day generally, unless a hold is placed</p> <p>Direct Deposit and Wire Transfer: Same business day</p> <p>We may place a hold on funds you deposit in your account by check. If we do, a portion of the funds will generally be available to you the first business day after the day of deposit. Depending on the type of check you deposit, the remainder of the funds may not be available to you until the second day after the day of deposit or even later. We will generally tell you at the time you deposit a check if a portion of the funds from the check will not be available to you the business day after the day of deposit. We will also tell you when those funds will be available. For determining the availability of funds deposited by check, every day is a business day, except Saturdays, Sundays, and federal holidays. The end of a business day varies by banking center. See your Deposit Account Agreement for additional details.</p>
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Additional Disclosures

Amendments	These terms and your Deposit Account Agreement are subject to change with such notice as required by law. See your Deposit Account Agreement for details.
Other Fees	Please see the applicable fee schedule for service fees not listed.
Dispute Resolution Agreement	Except for accounts opened with the Amegy Division, disputes are subject to binding Arbitration if the Jury Waiver is not enforced. See your Deposit Account Agreement for details.

1. **Transaction:** A transaction is a combination of debited items (withdrawals) credited items (deposits) and deposited items per statement cycle, and includes the following:
 - Credits—any deposit into the account
 - Debits—any withdrawal such as check, draft, ACH or other debit against the account
 - Deposited items—each individual item that comprises a deposit such as a check or other item deposited
2. **Convenience Services:** Some online and mobile banking features may not be extended to minors. Internet, mobile and text messaging service provider rates and fees apply for the following services: Online Banking, Mobile Banking, Card Alerts or Mobile Card Fraud Alerts. Additional Bill Pay fees apply for expedited delivery options. Transaction notifications are sent to your email account and/or mobile device by SMS text. Account must be enrolled in Online Banking to enroll in and manage Card Alerts.
3. **Premium Interest Rates:** Premium rate tiers are applied automatically to business savings and business money market accounts when the primary owner of the checking account is also an owner of the linked interest bearing account. For certificates of deposit, separate account opening of the Premium Business Certificate is required to earn premium interest rates. For rate information please see the Deposit Rate Sheet.
4. **Linked Account Benefit:** Monthly maintenance fees are waived on linked business savings and business money market accounts when the primary owner of the *Business Preferred Checking* account is also an owner on the linked account.
5. **Wire Transfer Benefit:** Additional outgoing and incoming wire fees, domestic and international, will apply. See the applicable fee schedule for details.
6. **Special Benefits:** It may take up to 10 business days before your new relationship rates and benefits are applied.
7. **Treasury Management Services:** Access to services such as Remote Deposit Capture, edoor Online Information Tool, and more. See your banker for Treasury Management product details and schedule of fees. Certain Treasury Management Services may require credit approval; contract may also apply.