



NEVADA STATE BANK | Public Funds Savings Account

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	
Account opening eligibility	Eligibility rules may apply. Ask your banker for additional information.
Minimum deposit needed to open account	\$100
Monthly Maintenance Fee	\$5
How to avoid the Monthly Maintenance Fee	\$0 monthly maintenance fee when you keep your daily balance at \$500 or above during the statement cycle
Paper Statement Service	\$0 There is no charge for mailed paper statements or online eStatements
Withdrawal Limits	\$2 for each withdrawal after six (6) per monthly statement cycle There is a limit of six (6) withdrawals in a monthly statement cycle if the withdrawals are pre-authorized, made by telephone, or made by an online or mobile transfer of funds. If you make more than six limited withdrawals in a statement cycle, you may incur a fee for each excess withdrawal. However, you may make an unlimited number of withdrawals from your account in person, by ATM, or by mail.
Monthly Transaction and Cash Deposit Limits	\$0 for the first 50 deposited items per statement cycle <ul style="list-style-type: none"> • \$0.50 charge per additional deposited item over 50 \$0 for the first \$15,000 cash deposited per statement cycle <ul style="list-style-type: none"> • \$0.30 charge per additional \$100 cash deposited over \$15,000

Interest and Payment	
Earns Interest	Yes - This product has a variable interest rate Your interest rate and annual percentage yield (APY) may change at our discretion at any time. The APY assumes that interest paid remains in the account. A withdrawal will reduce earnings. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the collected balance in your account each day. Interest compounds daily and will be credited to your account monthly . If you close your account before interest is credited, you will not receive accrued interest. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash (checks). See the Nevada State Bank Deposit Product Rate Sheet for details.

Account Features	
Convenience Services ¹	Online Banking Mobile Banking Mobile Alerts
ATM Access	\$0 for transactions at ATMs owned by Nevada State Bank or other divisions of Zions Bancorporation, N.A. 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.

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

<p>Deposit Funds Availability</p> <p><i>(When funds deposited to your account are generally available)</i></p>	<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. **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. 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.