

# Personal Accounts Schedule of Fees

*Effective April 17, 2019*

<b>Account Verification</b>	Account Re-Verification	\$8.00	Fee charged per verification.	
	Customer Requested Account Verification Letter	\$8.00	Fee charged per letter. Includes audit confirmations and reference letters.	
	Third Party Requested Account Verification	\$8.00	Fee charged per verification.	
<b>ATM/Visa® Debit Card Services</b>	ATM Mini Statement	\$1.00	Fee charged per statement.	
	International ATM/Debit Transaction	3%	Percentage charged per purchase made outside of the United States.	
	Nevada State Bank or Zions Bancorporation, N.A. ATM Transaction	No Charge		
	Non Zions Bancorporation, N.A. ATM Inquiry	\$2.00	Fee charged per inquiry.	
	Non Zions Bancorporation, N.A. ATM Transaction	\$2.50	Fee charged per withdrawal conducted at an ATM not owned or operated by Zions Bancorporation, N.A. Other bank or ATM operator fees may also apply to any transaction conducted at an ATM not owned or operated by Zions Bancorporation, N.A. Select checking accounts include waivers of Nevada State Bank ATM fees and/or rebates of charges from the use of non Zions Bancorporation, N.A. ATMs. International ATM transactions are not waived or rebated.	
	<u>Card Delivery:</u>			
	Standard	No Charge		
	Expedited Shipping	\$25.00		This fee applies if you request "expedited delivery" (which requires the services of an outside delivery service provider). Fee charged per request.
	Same Day Embossing with Expedited Shipping	\$39.00		This fee applies if you request to personally obtain an "emergency card" (which requires special production) at our bankcard center. Fee charged per request.
	myPHOTOcard® Customization	\$4.95		First customization is free for primary and secondary cardholder. Each additional card and/or customization is \$4.95 per card.
<u>Daily Limits for ATM and Visa Debit <sup>1</sup></u>				
<sup>1</sup> Signature Purchase, Cash Advance, and Point Of Sale Maximum Daily Limits are aggregate limits and may be reduced, increased, or restricted at the Bank's discretion.				
<u>ATM Card</u>			<u>Visa Debit Card</u>	
ATM Withdrawal	\$520.00		ATM Withdrawal	
Point of Sale	\$1,000.00		Point of Sale	
Maximum Daily	\$1,000.00		Cash Advance	
			Signature Purchase	
			Maximum Daily Limit	
			Private Bank Visa Debit Card	
<u>Visa Debit Card with Reddi Reserve</u>			ATM Withdrawal	
ATM Withdrawal	\$520.00		Point of Sale	
Point of Sale	\$10,000.00		Cash Advance	
Cash Advance	\$5,000.00		Signature Purchase	
Signature Purchase	\$10,000.00		Maximum Daily Limit	
Maximum Daily Limit	\$10,000.00		\$15,000.00	
Subject to credit approval			Available only to Nevada State Bank Private Bank customers	
<b>Check Services</b>	<u>Cashier's Check:</u>			
	Non-Client	Not Available		
	Client	\$10.00	Fee charged per check.	
	Client Age 62+	\$2.00	Fee charged per check.	
	Check Printing	Varies	Fee varies based on style of check ordered.	
	Counter Check	\$1.00	Fee charged per check.	
	Non-Client Check Cashing	\$8.00	Fee charged per check \$50.00 or more.	
<b>Collections</b>	Outgoing/Incoming Collection Domestic	\$30.00	Fee charged per collection.	
	Outgoing/Incoming Collection International	\$40.00	Fee charged per collection.	



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Foreign Items	Canadian Item	\$2.50	Fee charged per item.	
	Foreign Currency Processing	\$25.00	Fee charged per order.	
	Foreign Item Return	\$25.00	Fee charged per deposited item that is returned – charged back.	
	Foreign Draft	\$25.00	Fee charged per foreign draft.	
Legal Processing	Garnishment	\$100.00	Legal request for customer information. Fee charged per garnishment.	
	Levy	\$100.00	Fee charged per levy.	
	Subpoena	\$100.00	Fee charged per subpoena.	
OnCard	OnCard Transactions	Various	<a href="#">Refer to the OnCard Prepaid Card fee schedule</a>	
Online Banking	Online Banking	No Charge		
	Online Banking with Bill Pay	No Charge		
	Web Connect for Quicken/QuickBooks	No Charge		
	Direct Connect for Quicken/QuickBooks	\$3.00	Fee charged per month.	
	eDocuments	No Charge	Receive electronic statements and notices. Must be enrolled in Online Banking.	
	<u>Expedited Payment (when using Bill Pay):</u>			
	Same Day ACH	\$10.95	Fee charged per ACH.	
	Overnight Check	\$15.95	Fee charged per check.	
	Mobile Banking	No Charge	Web browser and mobile app access. Message and data charges from service provider may apply.	
	Mobile Banking with Bill Pay	No Charge		
	Mobile Banking with Check Deposit	No Charge		
Overdraft Transactions	Insufficient Funds Fee	\$35.00	<ul style="list-style-type: none"> <li>• Per check, ACH, or wire transaction posted against insufficient funds, whether the bank pays or returns the transaction.</li> <li>• Per ATM or one-time debit transaction paid against insufficient funds if you have opted-in to our Debit Card Overdraft Service.</li> <li>• Per multiple-use debit card transaction paid against insufficient funds.</li> <li>• Per non-debit card withdrawal transaction paid against insufficient funds.</li> </ul> <p>A maximum of five 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. In the event that your account overdraft exceeds \$5 per all transactions post following the close of business, fees will be charged.</p>	
	Interest Rate	18%	Interest rate on overdraft or other account if a different rate is not specified by applicable credit agreement. Percentage charged per annum. Interest begins accruing when overdraft is written-off; interest on other shortages begins accruing immediately.	
	Overdraft Deposit Transfer	\$10.00	Fee charged per automatic transfer from another deposit account to cover an overdraft.	
	Overdraft Service Fee	\$8.00	Fee charged per day for each day your account is overdrawn, beginning on the fifth (5 <sup>th</sup> ) calendar after four (4) consecutive days of overdraft. It will be assessed for 30 days.  If your account is overdrawn by \$25.00 or less, no Overdraft Service Fee will be charged.	

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Personal Reddi Reserve (subject to credit approval)	Credit Line Late Payment	\$20.00 or 5% (greater of)	Whichever amount is higher will be charged per late payment.		
	Credit Line Transfer	\$5.00	Fee charged every time an advance is made from your credit line account. More than one advance may be made during any given day.		
	Returned Payment	\$6.00	Fee charged per payment returned.		
Returned Items	Deposited Item Return	\$12.00	Fee charged per deposited item that is returned--charged back.		
	Deposited Item Return--Special Handling	\$2.00	Fee charged per return.		
Safe Deposit Boxes	<u>Box sizes listed are not available at all locations. Contact branch for availability</u>				
	2x5 \$45.00	3x5 \$55.00	3x10 \$80.00	4.5x5 \$60.00	4x10 \$80.00
	5x5 \$65.00	5x10 \$100.00	7x10 \$105.00	10x10 \$165.00	10x21 \$315.00
	Safe Deposit Box Drill Fee		\$200.00	Fee charged per drill.	
	Safe Deposit Key Deposit Fee		\$50.00	Fee charged per box.	
	Late Payment		\$10.00	Fee charged every 30 days until box drilled.	
Statement Services	<u>Check Images (by request):</u>				
	Standard	No Charge	Per statement cycle.		
	Half Size	\$5.00	Per statement cycle.		
	Large	\$5.00	Per statement cycle.		
	Combined Statements		No Charge		
	Interim Statement		\$3.00	Period-to-date activity statement copy. Fee charged per statement.	
	Paper Statements		\$2.50	Fee charged per statement cycle. See account-specific terms and conditions to see if this fee is charged and how it may be waived.	
	Research		\$30.00	Fee charged per hour.	
	Research Copy		\$2.50	Fee charged per copy.	
	Statement Hold		\$3.00	Fee charged per month that statements are on hold. New requests to hold statements at branch are no longer accepted.	
Statement Reprint		\$5.00	Fee charged per statement copy.		
Stop Payments	<u>Stop Payment:</u>				
	Online Banking	\$25.00	Fee charged per stop payment. Includes checks, preauthorized transfers, and recurring debit card payments.		
	Standard	\$30.00	Fee charged per stop payment. Includes checks, cashier's checks, preauthorized transfers, and recurring debit card payments.		
Wire Services	Domestic/International Incoming		\$15.00	Fee charged per wire.	
	Branch Assisted Domestic Outgoing		\$30.00	Fee charged per wire performed at branch. Outgoing wires are available to Nevada State Bank clients only.	
	Online Banking Domestic Outgoing		\$25.00	Fee charged per wire processed via Online Banking.	
	International Outgoing		\$50.00	Fee charged per wire. Outgoing wires are available to Nevada State Bank clients only.	
	Incoming with Email or Fax Notification		\$20.00	Fee charged per wire.	
	<u>Wire Investigation:</u>				
	Amendment		\$25.00	Fee charged per amendment.	
	Recall		\$25.00	Fee charged per recall.	
	Tracer		\$10.00	Fee charged per tracer.	
Incoming Return		\$25.00	Fee charged per return.		
Outgoing Return		\$25.00	Fee charged per return.		



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## Additional Account Fees & Services

Account Closure	No Charge	
Checkbook Balancing	\$20.00	Fee charged per hour.
Coin Deposited	\$5.00	Fee charged per bag.
Dormant Account	\$5.00	Fee charged per month to accounts inactive 365 days. Accounts are considered dormant when there is no customer-initiated debit or credit activity to an account and the customer has not had contact or communicated with the bank for more than 365 days. Automatic or recurring transactions do not count as customer-initiated activity. Regular account fees may continue to apply, and regular account interest will be paid until such time as the account is closed. CD and IRA accounts are not assessed a dormant account fee.
Early Closure	No Charge	
Encoded Counter Deposit Ticket	\$1.00	Fee charged per deposit ticket encoded.
IRA Trustee to Trustee Transfer	No Charge	
Medallion Stamp/Signature Guarantee	\$20.00	Fee charged per stamp/signature guarantee.
Night Deposit Bag	\$0.35	Fee charged per plastic disposable bag.
Night Deposit Key	\$5.00	Fee charged per key.
<b><u>Notary:</u></b>		
First Stamp	\$5.00	Fee charged per request and per document signer.
Additional Stamp	\$2.50	Fee charged per additional stamp for each document signer.
Overnight Shipping	\$25.00	Fee charged per request.
Restricted/Court Blocked Account Set-Up	\$100.00	Fee charged per account set-up.
Zipper Bag	\$5.00	Fee charged per bag.