



Business Accounts Schedule of Fees

Effective October 1, 2018

For non-analyzed business accounts unless otherwise disclosed in your account specific Terms and Conditions

Account Verification	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.	
ATM/ Visa® Debit Card Services	ATM Mini Statement Fee	\$1.00	Fee charged per statement.	
	International ATM/Debit Transaction	3%	Percentage charged per transaction amount.	
	Nevada State Bank or Zions Bancorporation, N.A. ATM	No Charge		
	Non Zions Bancorporation, N.A. ATM Inquiry	\$2.00	Fee charged per inquiry.	
	Non Zions Bancorporation, N.A. ATM Transaction	\$2.50	Per transaction conducted at ATMs not owned or operated by Zions Bancorporation, N.A. In addition, ATM operator fees may be assessed.	
	<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.	
	Daily Limits for ATM and Visa Debit ¹			
	¹ Signature Purchase, Cash Advance, and Point of Sale Maximum Daily Limits are aggregate limits, may be reduced, increased or restricted at the Bank's discretion.			
ATM:		Daily withdrawal limit(s) vary based on business need.		
Point of Sale:		Daily spending limit(s) vary based on business need.		
Cash Advance:		Daily spending limit(s) vary based on business need.		
Signature Purchase:		Daily spending limit(s) vary based on business need.		
Maximum Daily Limit:		Varies based on business need.		
Cash Services	For non-analyzed business accounts unless otherwise disclosed in your account-specific terms and conditions.			
	Coin Deposited (Standard Bag)	\$5.00	Fee charged per bag.	
	Coin Order (Full Box)	\$4.00	Fee charged per box.	
	Coin Order (Roll)	\$0.15	Fee charged per roll.	
	Currency Order	\$0.30	Fee charged per \$100 order.	
Cash Activity	Cash activity fees apply to monthly aggregated cash deposited and less cash for business deposit account products.			
	Cash Activity	Varies	Fee varies based on account. See account specific disclosures for details.	
Check Services	<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.	



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Collection Fee	Outgoing/Incoming Collection Domestic	\$30.00	Fee charged per collection.
	Outgoing/Incoming Collection International	\$40.00	Fee charged per collection.
Foreign Items	Canadian Item	\$2.50	Fee charged per item.
	Foreign Currency Processing Fee	\$25.00	Fee charged per order.
	Foreign Item Return Fee	\$25.00	Fee charged per deposited item that is returned – charged back.
	Foreign Draft Fee	\$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.
Online Banking	Online Banking	No Charge	No charge up to 350 aggregate account transactions per month. Additional transactions at \$0.20.
	Online Banking or Mobile Banking with Bill Pay	\$9.95	Fee charged per statement cycle for up to 20 bill payments. Additional bill payments are \$0.50 each.
	Web Connect for Quicken/QuickBooks	No Charge	
	Direct Connect for Quicken/QuickBooks	\$4.95	Fee charged per month.
	Direct Connect for Quicken/QuickBooks with Bill Pay	\$9.95	Fee charged per statement cycle for up to 20 bill payments. Additional bill payments are \$0.50 each.
	eDocuments	No Charge	Receive electronic statements and notices. Must be enrolled in Online Banking.
	Electronic Tax Payments	\$2.50	Fee charged per payment.
	Employee Direct Deposit	\$20.00	Fee charged per statement cycle for up to 20 direct deposits. Additional direct deposits are \$0.20 each.
	<u>Expedited Payment:</u> Same Day ACH	\$10.95	When using bill pay. 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	Per transaction posted against insufficient funds, whether the bank opts to pay or decline the transaction. A maximum of 10 fees will be charged per account per business day. No fee will be charged if the account is not overdrawn after all transactions post following the close of the business day.
	Loan Sweep Transfer Fee	\$5.00	Loan Sweep transfers will incur a Credit Line Transfer fee which will be charged to the business checking account linked to the account. The fee only applies to the Loan Sweep service; fees are not charged for transfers initiated through online banking, by branch or by telephone.



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Overdraft Transactions (Cont.)	Overdraft Service Fee	\$5.00	Charged per day, beginning on day one.
	Overdraft Deposit Transfer	\$10.00	Fee charged per automatic transfer from another deposit account to cover an overdraft.
	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.

Returned Items	Deposited Item Return Fee	Fee charged per deposited item that is returned – charged back.	
	Domestic:	\$12.00	Fee charged per return.
	Foreign:	\$25.00	Fee charged per return.
	Deposited Item Return Fee – Special Handling	\$2.00	Fee charged per return.
	Redeposit on Returned item	\$5.00	Fee charged per return item deposited.

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
	5x5 \$65.00	5x10 \$100.00	7x10 \$105.00	4x10 \$80.00
				10x10 \$165.00
				10x21 \$315.00
		Safe Deposit Box Drill Fee		\$200.00
	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>Business Document Ordering:</u>		
	Nevada Secretary of State Fee:	\$2.00	Fee charged per page.
	Nevada State Bank Service Fee:	\$10.00	Fee charged by order.
	Check Copy	\$3.00	By request.
	Image Option	\$15.00	Fee charged per statement for larger print, fewer images per page, etc. For business accounts only.
	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. Held at a branch per customer's request.
Statement Reprint	\$5.00	Fee charged per statement copy.	

Stop Payments	Stop Payment:	Fee charged per item. Includes: checks, cashier's checks, preauthorized transfer, and recurring debit card payments.	
	Online Banking	\$25.00	Fee charged per stop payment.
	Standard	\$30.00	Fee charged per stop payment.



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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.	
Additional Account Fees & Services	Account Closure	No Charge	
	Checkbook Balancing	\$20.00	Fee charged per hour.
	<u>Deposit Control Agreement Set- Up Fee:</u>		
	If Using NSB Approved Agreement:	\$750.00	Fee charged per agreement.
	If Using Non-NSB Agreement:	\$1,500.00	Fee charged per agreement.
	Deposit Control Agreement:	\$25.00	This is a monthly maintenance fee.
	Dormant Account	\$5.00	Fee charged per month to accounts inactive* 365 days. Account will be placed on dormant status after 365 days.
	Early Closure	No Charge	
	Encoded Counter Deposit Ticket	\$1.00	Fee charged per deposit ticket encoded.
	Medallion Stamp/Signature Guarantee	\$20.00	Fee charged per stamp/signature guarantee.
	Money Service Business (NSB)	\$100.00	This fee is a monthly maintenance fee for MSB. Fee charged for each FinCen registered account.
	Night Deposit Bag	\$0.35	Fee charged per plastic disposable bag.
	Night Deposit Key	\$5.00	Fee charged per key.
	<u>Notary:</u>		
		\$5.00	Per signature, for the first signature for each signer.
		\$2.50	Per additional signature for each signer.
	Overnight Delivery	\$25.00	Fee charged per request.
	Restricted/Court Blocked Account Set-Up	\$100.00	Fee charged per account set-up.
Restricted Account Monthly Maintenance	\$15.00	Fee charged per month.	
Series LLC Set-up Fee	\$100.00	Fee charged per account set-up.	
Zipper Bag	\$5.00	Fee charged per bag.	

*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.