



# Business Accounts Schedule of Fees

Effective May 31, 2019

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	\$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.
	<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.
	<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.			
	ATM Withdrawal	Daily withdrawal limit(s) vary based on business need.	
	Cash Advance	Daily spending limit(s) vary based on business need.	
	Point of Sale	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 Activity	<u>Cash activity fees apply to monthly aggregated cash deposited and less cash for business deposit account products:</u>		
	Cash Activity	Varies	Fee varies based on account. See account-specific disclosures for details.
Cash Services	<u>For non-analyzed business accounts unless otherwise disclosed in your account-specific terms and conditions:</u>		
	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 ordered.
Check Services	<u>Cashier's Check:</u>		
	Client	\$10.00	Fee charged per check.
	Client Age 62+	\$2.00	Fee charged per check.
	Non-Client	Not Available	
	Check Printing	Varies	Fee varies based on style of check ordered.
	Counter Check	\$1.00	Fee charged per check.
Collections	Non-Client Check Cashing	\$8.00	Fee charged per check \$50.00 or more.
	Outgoing/Incoming Collection Domestic	\$30.00	Fee charged per collection.
Foreign Items	Outgoing/Incoming Collection International	\$40.00	Fee charged per collection.
	Canadian Item	\$2.50	Fee charged per item.
	Foreign Currency Processing	\$25.00	Fee charged per order.
	Foreign Draft	\$25.00	Fee charged per foreign draft.
	Foreign Item Return	\$25.00	Fee charged per deposited item that is returned – charged back.



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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	Direct Connect for Quicken/QuickBooks	\$4.95	Fee charged per month.
	Direct Connect for Quicken/QuickBooks with Bill Pay	\$9.95	Fee charged per month 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.
	Employee Direct Deposit	\$20.00	Fee charged per month for up to 20 direct deposits. Additional direct deposits are \$0.20 each.
	<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 Check Deposit	No Charge	
	Online Banking	No Charge	No charge up to 350 aggregate account transactions per month. Additional transactions are \$0.20 each.
	Online Banking or Mobile Banking with Bill Pay	No Charge	No charge up to 20 bill payments per month. Additional bill payments are \$0.50 each.
Web Connect for Quicken/QuickBooks	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.
	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.
	Loan Sweep Transfer	\$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.
	Overdraft Deposit Transfer	\$10.00	Fee charged per automatic transfer from another deposit account to cover an overdraft.
	Overdraft Service Fee	\$5.00	Fee charged per day for each day your account is overdrawn, beginning on the first day of overdraft.
Returned Items	Deposited Item Return--Domestic	\$12.00	Fee charged per domestic deposited item that is returned--charged back.
	Deposited Item Return--Foreign	\$25.00	Fee charged per foreign deposited item that is returned--charged back.
	Deposited Item Return--Special Handling	\$2.00	Fee charged per deposited item that is returned and requires special handling. Fee is additional to fee for domestic or foreign deposited item return fee.
	Redeposit of Returned Item	\$5.00	Fee charged per returned item that is redeposited.



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<u>Box sizes listed are not available at all locations. Contact branch for availability</u>					
<b>Safe Deposit Boxes</b>	2x5 \$45.00	3x5 \$55.00	3x10 \$80.00	4.5x5 \$60.00	
	5x5 \$65.00	5x10 \$100.00	7x10 \$105.00	10x10 \$165.00	
	Safe Deposit Box Drill		\$200.00	Fee charged per drill.	
	Safe Deposit Key Deposit		\$50.00	Fee charged per box.	
	Late Payment		\$10.00	Fee charged every 30 days until box drilled.	
<b>Statement Services</b>	<u>Check Images (by request):</u>				
	10 per page (fronts only)	No Charge	Per statement cycle.		
	1 per page (fronts and backs)	\$15.00	Per statement cycle.		
	4 per page (fronts only)	\$15.00	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.		
<b>Stop Payments</b>	<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.		
<b>Wire Services</b>	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	
<b><u>Business Document Ordering:</u></b>		
Nevada Secretary of State Fee	\$2.00	Fee charged per page.
Nevada State Bank Service Fee	\$10.00	Fee charged per order.
Checkbook Balancing	\$20.00	Fee charged per hour.
Deposit Control Agreement Monthly Maintenance	\$25.00	Fee charged per month.
<b><u>Deposit Control Agreement Set-Up:</u></b>		
If Using NSB-Approved Agreement	\$750.00	Fee charged per agreement.
If Using Non-NSB Agreement	\$1,500.00	Fee charged per agreement.
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
<b><u>Early Closure</u></b>		
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 (MSB)	\$100.00	Monthly maintenance fee is charged per account utilized for MSB services.
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.
Restricted Account Monthly Maintenance	\$15.00	Fee charged per month.
Series LLC Set-Up	\$100.00	Fee charged per account set-up.
Zipper Bag	\$5.00	Fee charged per bag.