Business Beyond Account

NEVADA STATE BANK®

Information is current as of June 22, 2026.

This disclosure only summarizes the features of this account and are subject to change. We will notify you in advance of any changes as required by law. For additional terms governing your account, please see the **Deposit Account Agreement** and the **Nevada State Bank Business Accounts Schedule of Fees** by visiting any branch or online at www.nsbank.com.

Account Opening and Usage	
Minimum Deposit Needed to Open Account	**$50**
Monthly Service Fee	**$50**
How to Avoid the Monthly Service Fee	**$0** monthly service fee with a **Combined Deposit Balance of $50,000 or more** across eligible linked accounts at the close of the monthly statement cycle.[1] The primary owner of the Business Beyond Account must be a business listed as an owner on all linked accounts. The monthly service fee can be waived for up to three Business Beyond Accounts when the $50,000 Combined Deposit Balance requirement is met. Any Business Beyond Accounts opened **after the third account** will be charged a Monthly Service Fee of $50 that **cannot be waived.**[2]
Paper Statement Service *(Applies to statements that are printed and mailed)*	**$0** for statements printed and mailed. There is **no charge for eStatements** through Digital Banking.
Monthly Transaction and Cash Deposit Limits	**$0 for the first 500 transactions per statement cycle;** $0.50 charge per additional item over 500 transactions.[3] **$0 for the first $20,000 cash deposited per statement cycle;** $0.30 charge per additional $100 cash deposited over $20,000. **$0 for the first $20,000 cash ordered per statement cycle**; $0.30 charge per additional $1,000 cash ordered over $20,000.
Earns Interest	No
Account Features	
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. See the **Nevada State Bank Business Accounts Schedule of Fees** for details. Additional ATM fees may be assessed by operators of ATMs not owned by Zions Bancorporation, N.A.

1. **Combined Deposit Balance** is the total balance of all your accounts calculated on the business day prior to the statement date for the following types of linked Nevada State Bank business deposit accounts: business and public funds checking, savings, money market, and certificate of deposit (CD). The primary account holder of the Business Beyond Account must be an owner on all linked business deposit accounts included in the Combined Deposit Balance calculation.
2. **Additional Business Beyond Accounts:** The Monthly Service Fee is waived on up to three Business Beyond Accounts with the same primary owner when the Combined Deposit Balance Requirement is met. Starting with the fourth Business Beyond Account under the same primary owner, the Monthly Service Fee will apply even if the relationship meets the Combined Deposit Balance Requirement. Customers may notify the bank to designate which accounts are eligible to receive the waiver and which accounts will be charged without a balance requirement.
3. **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.

Account Features Continued

Convenience Services[4]	Digital Banking Mobile Banking with Mobile Check Deposit [5 6] Visa® Debit Card

Business Beyond Benefits[7]

Cashier’s Checks	**$0** for Cashier’s Checks purchased from your Business Beyond Account.
Check Orders	**50%** discount on first order and **25%** off subsequent orders of Nevada State Bank business style checks ordered through Nevada State Bank.[8]
Consumer Gold Account	**$0** monthly service fee on consumer Gold Accounts for all Business Beyond Account signers.[9]
Premium Interest Rates	Higher interest rates on eligible deposit products (savings, money market).[10]
Savings & Money Market Accounts	**$0** monthly service fee on linked business savings and money market accounts.[11]
Wire Transfers	**$0** for all incoming domestic and international wire transfers into your Business Beyond Account. **$0** for one outgoing domestic wire transfer each statement cycle from your Business Beyond Account.[12]

Payments Package Benefits™

Payments Package™	**$0 per month for the Payments Package™ which unlocks several banking services for your business.**[13] **$0** for Employee Direct Deposit in Business Digital Banking. **$0** for ACH Business to Business Payments in Business Digital Banking. **$0** for the Online Wire Transfers Module in Business Digital Banking.[13] **$0** for Check Verify. **$0** for Mobile Deposit Plus (with higher deposit limits).[6]

4. **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.
5. **Mobile Banking** requires download of the smartphone version of the Nevada State Bank app from the Apple® App Store or Google Play®. Message and data rates from your wireless provider may apply. Requires enrollment in Online Banking. Please refer to the applicable Rate and Fee Schedule (Schedule of Fees or Service Charge Information). Subject to terms and conditions of the Digital Banking Service Agreement. Trademarks used are the property of their registered owner and Nevada State Bank is neither affiliated with nor endorses these companies or their products/services.
6. **Mobile Check Deposit** requires enrollment in Mobile Banking. Limits apply, see our Digital Banking Service Agreement. Message and data rates from your wireless provider may apply. Any effective or applicable deposit limits may change subject to the Digital Banking Service Agreement and/or other applicable terms.
7. **Business Beyond Benefits:** It may take up to 10 business days before all relationship rates and benefits are applied.
8. **Check orders** must be placed through Nevada State Bank to qualify. Checks can be ordered through a branch, Digital Banking, or Customer Service. Shipping, handling, and tracking fees apply. Exclusions apply.
9. **Consumer Gold Account holders** will have the monthly service fee waived on their Gold Account when they are an account signer on a Business Beyond Account and an owner on a Gold Account. The waiver will be automatically discontinued once the Gold Account holder is no longer an account signer on a Business Beyond Account. See Gold Account product disclosure for details.
10. **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 rate information please see the Deposit Rate Sheet.
11. **Monthly service fees** are waived on linked business savings and business money market accounts when the primary owner of the *Business Beyond Account* is also an owner on the linked account.
12. **Wire Transfer Benefit:** Wire transfer fee waivers may not become effective until the next statement cycle, following an **account type change**, when the account has already had wire transfer activity in the current statement cycle. Wire transfer fee waivers do not apply to wire transfers sent through Treasury Internet Banking (TIB).
13. **Payments Package™** monthly fee is waived for all Business Beyond Accounts. Separate enrollment in Payments Package™ services is required to access these benefits. Payments Package™ services are accessed through Business Digital Banking. Certain per item or other transaction fees may apply in addition to Domestic and International wires originated through the Online Wire Transfers module — see the Business Account Schedule of Fees for details.

Card and Lending Benefits	
Line of Credit Annual Fee Discount	$100 off annual line of credit fee on new, eligible Business Banking Line of Credit.[14]
Credit Card	Receive a Credit Card Annual Bonus equal to 0.25% of your Qualified Net Purchases as a statement credit.[15]
Overdraft Fees, Practices, and Services	
Insufficient Funds (NSF) Fee	**$0** if the bank returns or declines a transaction - for example a check, ACH, wire, or debit card transaction - that would overdraw your account if paid.
Overdraft Fee	**$29** each time we pay a debit transaction - for example a check, ACH, wire, or debit card transaction - that overdraws your account. We will charge your account no more than ten per-item Overdraft fees on any business day. We will not charge any per-item Overdraft fees if your account is overdrawn $30 or less after all credit and debit transactions are posted to your account following the close of the business day.
Overdraft Practices and Services	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.[16]
Transaction Processing	
Deposit and Withdrawal Posting Information	Transactions are posted chronologically throughout the business day, whether they are deposits (credits) or withdrawals (debits), in one of two ways: 1) In-branch transactions, digital banking transactions, ATM transactions, wires, and Point-of-Sale PIN-based debit card transactions are immediately posted to the Bank's processing system at the time they are conducted; 2) Point-of-Sale signature-based debit card transactions, Automated Clearing House (ACH) transactions, "federal in-clearing checks" (checks drawn on your account but deposited at another bank), remotely deposited checks, lockbox transactions, and transactions processed by a Division of Zions Bancorporation, N.A. other than the Division that holds your account) are first grouped into batches of like transactions then posted at regular intervals (usually hourly). Both ways of Real Time Processing pause at an End-of-Day Cutoff Point but resume the following business day. Interest is calculated and balances are determined (including balances for statement purposes, the Available Balance, any Overdrafts, or Insufficient Funds), at the End-of-Day Cutoff Point. For more details see your **Deposit Account Agreement.**

14. **Line of Credit Annual Fee Discount:** Line of Credit Annual Fee Discount ("Discount") is available to Business Beyond Account ("Account") holders on new, eligible conventional Business Banking Lines of Credit ("LOC") that charge an annual fee. To qualify, your Account must be open before you submit your LOC application. Existing LOCs, and LOCs applied for before your Account is opened, are not eligible. The Discount can only be applied when the Bank reviews your LOC for new pricing, such as when opening a new LOC or when your LOC comes up for a full renewal that requires updated loan terms. LOCs that renew automatically without updated loan terms ("auto-renewals") are not eligible. SBA Express Lines of Credit are excluded. If your LOC includes an upfront origination fee instead of an annual fee, the Discount will be applied to the origination fee at opening, and then to the annual fee in each subsequent year the annual fee is charged. If your Account is closed before the Discount is applied, or if it no longer meets eligibility requirements, the Bank may remove or discontinue the Discount. Offer is subject to change or discontinuation at any time without notice. Loans are subject to credit approval. Terms, conditions, and restrictions apply. See a banker for details.
15. **Credit Card Annual Bonus** is for Business Beyond Account holders with an eligible Amazing Cash for Business, Amazing Rewards for Business, or AmaZing Rate for Business credit card account ("CC Account(s)"). Bonus eligibility is extended to account holders with 1) a positive Available Balance in their open Business Beyond Account as of December 31 and at the time of calculation (by February 28 of the following year), and 2) an eligible business CC enrolled in automatic payments from their Business Beyond Account at the time of calculation. Annually, eligible account holders receive 0.25% [per dollar] of their Active and in Good Standing CC Account(s)' previous calendar year's Qualified Net Purchases as a credit card statement credit (the "Credit"). The Credit is considered final. Ineligible Transactions, such as cash advances, balance transfers, and reversed transactions, are ineligible for the Credit. The Credit does not qualify as a payment on CC Account(s). The Credit is offered in the sole discretion of Zions Bancorporation, N.A. ("Bank") and may be changed or discontinued at any time with or without notice. The Bank reserves the right to decline to enroll or terminate your enrollment. These Terms and Conditions are part of your Business Credit Card Agreement with the Bank, and are in addition to and incorporate the definitions, terms, and conditions of your relevant CC Account(s) agreements (Amazing Cash for Business, Amazing Rewards for Business, Amazing Rate for Business), the Deposit Account Agreement, and the Business Beyond Account Disclosure. Credit Cards are subject to credit approval. Terms, conditions and restrictions apply. See a banker for details.
16. Please refer to the Deposit Account Agreement to learn more about the bank's overdraft practices and services.