

Personal Accounts Schedule of Fees

Effective July 14, 2025

Personal deposit accounts are subject to the following charges for services in addition to applicable monthly service fees. If your interest-bearing account is subject to any of the following fees, it could reduce your earnings.¹

Account Verification	Client Verification Letter		\$10.00	Per Letter
	Third Party Requested Account Verification		\$20.00	Per Request
Visa® Debit and Money Card Fees and Limits	Debit Card Replacement Overnight Fee (Expedited Card Delivery)		\$25.00	Per request, 2-3 Business Days Fed-Ex Delivery
	Debit Card Replacement Same Day Fee (Expedited Card Delivery)		\$39.00	Per request, 1 Business Day Fed-Ex Delivery
	California Bank & Trust or Zions Bancorporation, N.A. ATM Transaction		No Charge	
	ATM Balance Inquiry Fee		\$1.50 each	Fees apply to transactions at ATMs not owned by Zions Bancorporation, N.A.
	ATM Transaction Fee		\$2.50 each	Fees apply to transactions at ATMs not owned by Zions Bancorporation, N.A.
	ATM Mini Statement Fee		\$1 each	At available ATMs
	International ATM/Debit Transaction		3%	Of US\$ of total transaction amount
	ATM Money Card Limits²		Visa Debit Card Limits²	
	ATM Withdrawal	\$1,020/ Day	ATM Withdrawal	\$1,020/ Day
	Point of Sale	\$750/ Day	Point of Sale	\$7,500/ Day
Cashier's Checks	Cashier's Check Customer		\$10.00	Per Check
	Cashier's Check Non-Customer		\$10.00	Per Check Non-Customers can exchange a check drawn on California Bank & Trust for a Cashier's Check.
Dormant Accounts	Dormant Account		No Charge	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 consecutive 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.
Foreign Clearing	CANADIAN CHECK DEPOSIT (CASH LETTER)		Other financial institution's fees may apply.	
	Canadian Check Clearing Fee		\$10.00	Per Item
	USD Check Clearing Fee		\$25.00	Per Item
	FOREIGN COLLECTION CLEARING		Other financial institution's fees may apply.	
Legal Processing	Foreign Collection Item		\$50.00	Per Item
	Legal Process		\$125.00	Per Order Refer to the Deposit Account Agreement for details on Legal Process.

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Online Banking & Bill Pay	CONSUMER ONLINE BANKING⁴		
	Online access	No Charge	
	Online access with Bill Pay	No Charge	
	Internal Transfers (between CBT Accounts)	No Charge	
	External Transfers (outgoing / incoming)	No Charge	
	Images of Canceled Checks	No Charge	
	Web Connect for Quicken/QuickBooks	No Charge	
	Direct Connect for Quicken/QuickBooks	\$8/month	
	Mobile Banking	No Charge	Web browser and mobile app access. Message and data charges from service provider may apply.
	eStatement & eNotices	No Charge	Receive electronic statements and notices. Must be enrolled in Online Banking.
	Expedited Bill Payment (ACH)	\$11.95 per item	
	Expedited Bill Payment (Check)	\$17.95 per item	
	Zelle		
	Send Money	No Charge	
	Receive Money	No Charge	
	Request Money	No Charge	
	Mobile Deposit Limits		
	Relationship Age:		
Exchange Services	1 -59 Days	\$1,000.00 / Day	\$2,500 Rolling 30 Days' Deposit Limit
	60 - 179 Days	\$2,500.00 / Day	\$5,000 Rolling 30 Days' Deposit Limit
Retirement Plans	180 - 364 Days	\$7,500.00 / Day	\$15,000 Rolling 30 Days' Deposit Limit
	365+ Days	\$10,000.00 / Day	\$30,000 Rolling 30 Days' Deposit Limit
	Foreign Currency Delivery	\$25.00	Per Foreign Currency Delivery
	Cashing U.S. Savings Bonds	No Charge	
	IRA Service Fees		
	Per Plan holder (billed annually)	\$15.00	
	IRA transfer fee	\$50 each	
Overdraft Services	Overdraft Fee - Paid Items	\$29.00	<ul style="list-style-type: none"> •Per check, ACH, or wire transaction that overdraws your account. •Per ATM or Everyday Debit Card Transaction that overdraws your account - if you have opted-in to our Debit Card Overdraft Service. •Per multiple-use debit card transaction that overdraws your account. •Per non-debit card transaction that overdraws your account. <p>We will charge your account no more than 5 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.</p>
	Insufficient Funds (NSF) Fee - Returned Items	\$0.00	For any transaction the bank returns or declines that will overdraw the account.
	Overdraft Deposit Transfer Fee	\$12 each	A transfer fee will be charged every time a transfer over \$10 is made from your linked Deposit Account.
	Flex-Line ¹	\$10 each	A transfer fee will be charged each time an advance over \$10 is made from your Flex-Line Account.
	Special Handling Return Checks	\$7.00	Per Item

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All sizes are approximate and may not be available at every office. Certain charges may change without prior notice. Box fees listed below are charged annually on the anniversary date of the box opening. Contact any branch for current information.

2.0" x 5.0" \$35	5.0" x 5.0" \$55	5.0" x 10.0" \$95	10.0" x 15.0" \$165	18.0" x 26.0" \$330
2.5" x 5.0" \$35	2.5" x 10.0" \$55	6.0" x 10.0" \$100	17.0" x 10.0" \$175	44.0" x 11.0" \$355
3.0" x 5.0" \$45	3.0" x 10.0" \$65	7.0" x 10.0" \$105	14.25" x 15.0" \$205	44.0" x 16.0" \$505
3.5" x 5.0" \$45	4.0" x 10.0" \$80	9.0" x 10.0" \$115	22.0" x 11.0" \$215	
4.0" x 5.0" \$50	3.875" x 10.875" \$85	9.25" x 10.0" \$125	15.0" x 20.0" \$280	
4.5" x 5.0" \$50	4.5" x 10.0" \$90	10.0" x 10.0" \$130	22.0" x 16.0" \$305	

Replacement Keys

First Key	\$10.00
Both Keys	\$30.00

Force Open Box - Locksmith Fee

\$150.00

Payment of \$150 locksmith fee must be made at time appointment is made with locksmith to force box. Failure to keep appointment will result in forfeit of locksmith fees. Rescheduling an appointment will require an additional locksmith fee to be paid for that appointment. Appointment can be canceled without forfeiting fee or incurring new appointment fees by notifying branch two business days in advance of scheduled appointment.

Safe Box Late Fee

\$10.00/Month

Each month for the first 3 months. After 120 days of not paying the annual fees, a notice will be mailed informing customer that the box will be drilled and the items will be removed.

Interim Statement Fee

\$6 each

Additional Statement Fee

\$7 each

Paper Statement Fee⁵

\$2 each

Check Images⁶ - By Request

No charge
\$5/Month

Personal, 12/page, Front only
Personal, 6/page, Front and Back

Research Fee

\$30/hr. min³

For research and reconciliation.

Research Copy Fee

\$5/item

Photocopy of check deposit, or other document.

Stop Payment Fee

\$35/item

Includes Checks, Cashier's Checks, Zelle Payments, Preauthorized Transfers and Preauthorized Debit Card Payments.

DOMESTIC

Incoming Wire

\$15.00 Per Wire

Outgoing Wire

\$40.00 Per Wire

Outgoing Wire-Branch

\$40.00 Per Wire

Repetitive Outgoing Wire

\$40.00 Per Wire

Standing Outgoing Wire

\$40.00 Per Wire

INTERNATIONAL

Incoming Wire

\$16.00 Per Wire

Incoming Wire, Foreign Currency (FX)

\$18.00 Per Wire

Outgoing Wire

\$60.00 Per Wire

Outgoing Wire, Foreign Currency (FX)

\$40.00 Per Wire

WIRE NOTIFICATION

Email or Fax Notification

\$5.50 Per Notification

Email and Fax Notification

\$11.00 Per Notification

Wire Research Fee

\$30.00 Per Request

Safe Deposit Box

Statements & Research

Stop Payments

Wires Transfers

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Night Deposit	Annual Night Deposit Fee		\$25.00
	Fee Per Signature		\$15 each
Notary Services ⁷	Medallion Stamp		
	(Customer only), per certificate		\$25 each
Additional Account Fees & Services	Check Printing Fee		Varies with style of checks ordered
	Temporary (Counter) Check		\$4.00 Fee charged per sheet of 4.
	Non-Customer Check Cashing Fee		\$8 per check Fee charged per check \$100 or more.
	Early Closure Fee		\$20 Applies to deposit accounts closed within 6 months of opening. (Fee is not applicable to Time Accounts)
	Excessive Withdrawal Fee - Savings		\$5 Fee charged per withdrawal in excess of six (6) per monthly statement cycle. However, no more than ten (10) excessive withdrawal transaction fees will be charged to your account per statement cycle. The excessive withdrawal fee may be waived for certain products. Please see your applicable account disclosure.
	Excessive Withdrawal Fee - Money Market		\$15 Fee charged per withdrawal in excess of six (6) per monthly statement cycle. However, no more than ten (10) excessive withdrawal transaction fees will be charged to your account per statement cycle. The excessive withdrawal fee may be waived for certain products. Please see your applicable account disclosure.

1. See Deposit Account Agreement.
2. Daily Limits for Money Card and Visa Debit - 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.
3. In those cases where records must be ordered from a third-party processor or others who maintain custody of such records, California Bank & Trust reserves the right to pass on actual charges levied by any such third party, in addition to charges related to its own research.
4. See Consumer Online Banking User Terms and Conditions Agreement and the Digital Banking Service Agreement for additional information.
5. See account specific terms and conditions to see if this fee is charged and how it may be waived.
6. Fees for check imaging apply whether or not the account has opted-out of paper statements.
7. Notary service can vary by branch location. California Bank & Trust customers receive a 50% discount on Signature fees (does not include Medallion Stamp). Notary services for California Bank & Trust loan documents are completed with no cost to the borrower(s). Please call your local branch to verify notary availability and to set up an appointment.