

Personal Accounts Schedule of Fees

Effective September 10, 2025

Account Verification	Client Verification Letter	\$10.00	Per Letter
	Third Party Requested Account Verification	\$15.00	Per Request
ATM & Visa Debit® Card Services	Debit Card Replacement Fee	No Charge	
	Debit Card Replacement Overnight Card Fee (expedited card delivery)	\$25.00	Per Request; 2-3 Business Day Fed-Ex Delivery.
	Debit Card Replacement Same Day Card Fee (expedited card delivery)	\$39.00	Per Request; 1 Business Day Fed-Ex Delivery.
	Withdrawal		
	NB AZ ATM Transactions	No Charge	No fees for using a Zions Bancorporation, N.A. ATMs.
	Non-NB AZ ATM Transaction	\$3.00	For using another banks ATM to complete any transaction. Fees from other bank may apply.
	Balance Inquiry		
	NB AZ ATM Balance Inquiry	No Charge	No fees for using a Zions Bancorporation, N.A. ATMs.
	Non-NB AZ ATM Balance Inquiry	\$2.00	Per Inquiry
	Mini Statement		
	ATM Mini Statement	\$0.00	Per Mini Statement
	International Transactions		
	International ATM/Debit Transaction	3% of US \$	Per Transaction
	ATM/VISA® DEBIT CARD LIMITS¹		
	ATM CARD		VISA CLASSIC DEBIT CARD
	ATM Withdrawal	\$1,000/day	ATM Withdrawal
	POS	\$500/day	POS
	Cash Advance	Not Available	Cash Advance
	Signature Purchase	Not Available	Signature Purchase
	Maximum Daily Limit	\$1,500/day	Maximum Daily Limit
	PLATINUM VISA DEBIT CARD		
	ATM Withdrawal	\$1,500/day	
	POS	\$15,000/day	
	Cash Advance	\$5,000/day	
	Signature Purchase	\$10,000/day	
	Maximum Daily Limit	\$16,500/day	
	¹ Signature, Cash Advance and POS Maximum Daily Limits are aggregate limits and may be reduced, increased or restricted at the Bank's discretion.		
Cashier's Checks	Cashier's Check Customer	\$7.00	Per Check
	Cashier's Check Non-Customer	\$10.00	Per Check Non-Customers can exchange a check drawn on National Bank of Arizona for a Cashier's Check.
Check Services	Non-Client Check Cashing	\$8.00	Per business and/or personal "On-Us" check for \$100 ore more.
Collection	Domestic (In/Out)	\$25.00	Per Collection Item

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Dormant Accounts	Dormant Account	\$8.00	<p>Fee charged per month to accounts without customer initiated activity for 365 consecutive 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 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.</p> <p>IRA, CD and Young Savers accounts are not assessed a dormant account fee.</p>
Foreign Clearing	Canadian Check Deposit (Cash Letter)	Other financial institutions' fees may apply.	
	Canadian Check Clearing Fee	\$10.00	Per Item
	USD Check Clearing Fee	\$25.00	Per Item
	Foreign Collection Clearing	Other financial institutions' fees may apply.	
	Foreign Collection Item	\$50.00	Per Item
Foreign Exchange	Buy Currency from Customer	No Charge	Per Transaction
	Sell Currency to Customer	\$25.00	Per Transaction
Legal Processing	Legal Process	\$100.00	Per Order Refer to the Deposit Account Agreement for details on Legal Process.
Online Mobile Banking	Expedited Bill Payments	\$14.99	Per Payment
	Mobile Banking	No Charge	Message and data charges from service provider may apply.
	Mobile Banking with Bill Pay	No Charge	
	Online Access	No Charge	
	Online Access with Bill Pay	No Charge	
	Direct Connect (formerly PC Banking) Access	No Charge	Quicken, QuickBooks
	Direct Connect (formerly PC Banking) Access with Bill Pay	\$4.95	Quicken, QuickBooks

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Overdraft Transactions	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 five 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		\$10.00	A transfer fee will be charged every time a transfer over \$10 is made from your linked Deposit Account.						
	Flex-Line Transfer		\$10.00	A transfer fee will be charged each time an advance over \$10 is made from your Flex-Line Account.						
Returned Items	Deposit Item Return Fee – Special Handling Per Custom Quote.									
Safe Deposit Box	Box sizes listed may not be available at all locations. Contact branch for availability.									
	2x5	\$22.00	5x5	\$36.00	7x10	\$82.00	10x15	\$191.00	15x15	\$262.00
	2x10	\$39.00	4x10	\$60.00	8x10	\$98.00	10x20	\$245.00	15x24	\$343.00
	3x5	\$27.00	5x10	\$65.00	8x20	\$245.00	11x13	\$185.00	15x32	\$491.00
	3x10	\$44.00	5x16	\$120.00	9x10	\$109.00	12x12	\$125.00		
	4x5	\$33.00	6x10	\$76.00	10x10	\$125.00	15x10	\$191.00		
	Box Drill Fee		\$150.00	Per Drill						
	Box Re-Key Fee		\$150.00	Per Re-Key						
	Box Late Payment Fee		\$15.00	Applied every 30 days until drilled						
	Statement Services	Check Copy		\$5.00	Per Check					
Check Images		By Request	Standard		No Charge					
			Retail Half Size		\$3 Month					
			Retail Large		\$5 Month					
eStatements & eNotices		No Charge	Electronic delivery of statements and notices. Must be enrolled in Online Banking.							
Interim Statement		\$10.00	Per Statement							
Mailed Paper Statements		\$4.00	Per Statement							
Research		\$5.00	Per Item							
Statement Copy		\$5.00	Per Statement							

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Stop Payment	Stop Payment – Check or Debit	\$30.00	Per Stop Payment
	Stop Payment – Cashier’s Check	\$40.00	Per Stop Payment
Wire Transfers	Domestic Incoming	\$11.00	Per Wire
	Domestic Incoming with Email Notification	\$12.00	Per Wire
	Domestic Incoming with Fax Notification	\$14.00	Per Wire
	Domestic Incoming with Email & Fax Notification	\$16.00	Per Wire
	Domestic Outgoing	\$25.00	Per Wire
	Domestic Outgoing with Email Notification	\$26.00	Per Wire
	Domestic Outgoing with Fax Notification	\$28.00	Per Wire
	International Incoming	\$22.00	Per Wire
	International Outgoing	\$50.00	Per Wire
	Online Wire	\$15.00	Per Wire
Additional Account Fees and Services	Fax/Scan	\$4.00 + \$0.50	Per Page
	IRA Trustee to Trustee Transfer	\$35.00	Per Transfer
	Temporary (Counter) Checks	No Charge	Fee charged per sheet of 4.
	Excessive Withdrawal Fee - Savings	\$5.00	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	\$15.00	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.