

Military Advantage Checking



Military Advantage Checking is an account offered to active or retired military personnel and their dependents, enlistees, guard and reserve members, ROTC students, and Department of Defense (DOD) civilians. This disclosure summarizes the features of this account. For additional terms governing your account, please see the Deposit Account Agreement. Copies of the Deposit Account Agreement are available at any branch or online at www.calbanktrust.com. Information current as of August 12, 2024.

Account Opening and Usage

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| Minimum deposit needed to open account | \$50 |
| Monthly Service Fee | \$5 |
| How to Avoid the Monthly Service Fee | <p>\$0 monthly service fee when you meet one of the following during the statement month:</p> <ul style="list-style-type: none"> • \$250 minimum direct deposit¹ OR • Keep your daily balance at \$500 or above² |
| Paper Statement Service <i>(Applies to statements that are printed and mailed)</i> | \$2 for statements printed and mailed. In addition, there is no charge for eStatements if you opt out of paper statements through online banking. |
| Eligibility Requirements | <p>Eligible customers include:</p> <ul style="list-style-type: none"> • Active and retired military personnel; • Dependents of active or retired military personnel; • Guard and reserve; • Enlistees; • ROTC Students; • Veterans; and • DOD civilians. |
| Earns Interest | No |

Overdraft Fees, Practices and Services

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| Insufficient Funds (NSF) Fee | \$0 if the bank returns or declines a transaction that will overdraw the account. |
| Overdraft Fee | <p>\$29 per item if the bank pays any of the following:</p> <ul style="list-style-type: none"> • An ATM or Everyday Debit Card Transaction that overdraws your account - if you have opted-in to our Debit Card Overdraft Service.³ • A Recurring Debit Card Transaction that overdraws your account.⁴ • A debit transaction - for example a check, ACH, or wire 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> |

1. **Direct Deposit:** A direct deposit is an electronic credit to your account. Transfers from one account to another or deposits made at a banking center do not qualify as a direct deposit. All direct deposits made during the statement month are added together to determine the total direct deposit amount used to waive the monthly maintenance fee.
2. **Daily Account Balance** is measured by the amount of funds held in this account at the end of each day.
3. **Everyday Debit Card Transaction:** A one-time transaction or purchase in which the cardholder provides their California Bank & Trust debit card or debit card number to a merchant for payment of goods or services that are not recurring. Each payment is normally authorized (confirmed) by you (usually with a PIN or cardholder's signature) at the time of the transaction or purchase. We are authorized to rely on the originating bank's or the merchant's coding of the transaction as an Everyday Debit Card Transaction for all purposes, including refusing or paying the charge and assessing the applicable fee if the account has an insufficient Available Balance.
4. **Recurring Debit Card Transaction:** A debit card transaction made on a regular basis, such as setting up your debit card to pay monthly bills. We are authorized to rely on the originating bank's or merchant's coding of the transaction as a Recurring Debit Card Transaction for all purposes, including refusing or paying the charge and assessing the applicable fee if the account has an insufficient Available Balance.

Overdraft Fees, Practices and Services Cont'd

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| Overdraft Practices and Services | <p>Standard Overdraft Practices: At our discretion, we may pay checks, ACH, Recurring Debit Card Transactions, and other Items that will overdraw your account. Payment of these items may result in Overdraft fees as disclosed above. Our Standard Overdraft Practices do not apply to ATM transactions and Everyday Debit Card Transactions.</p> <p>Debit Card Overdraft Service: If you have opted-in to our Debit Card Overdraft Service, we may, in our discretion, pay ATM or Everyday Debit Card Transactions that will overdraw your account. Payment of these items may result in Overdraft fees as disclosed above.</p> <p>Overdraft Protection Services: We offer Overdraft Protection Plans, such as a deposit account or line of credit linked to your account (credit approval required). These services may be less expensive than our Standard Overdraft Practices and/or Debit Card Overdraft Service. See your Deposit Account Agreement for details.</p> |
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Account Features

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| Convenience Services ⁵ | <ul style="list-style-type: none"> • Online Banking • Mobile Banking • Online Bill Pay • Visa® Debit card |
| Special Benefits | Complimentary first box of CB&T Corporate Image checks ordered through California Bank & Trust. |
| ATM Access | <p>\$0 for transactions at ATMs owned by California Bank & Trust or other divisions of Zions Bancorporation, N.A.</p> <p>California Bank & Trust Fees apply to transactions at ATMs not owned by Zions Bancorporation, N.A. See the Personal Account Schedule of Fees for details.</p> <p>Three California Bank & Trust ATM fees will be waived per statement month on this account for transactions at non-Zions Bancorporation, N.A. ATMs when using Visa® Debit or ATM Cards.</p> <p>Additional ATM fees may be assessed by operators of ATMs not owned by Zions Bancorporation, N.A.</p> |

Transaction Processing

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| Deposit and Withdrawal Posting Information | <p>Transactions are posted chronologically throughout the business day, whether they are deposits (credits) or withdrawals (debits), in one of two ways:</p> <ol style="list-style-type: none"> (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). <p>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.</p> |
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Additional Disclosures

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| Amendments | These terms and your Deposit Account Agreement are subject to change. We will notify you of changes in advance as required by law. See your Deposit Account Agreement for details. |
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5. **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 and manage Card Alerts.