

# OnBudget Banking



OnBudget Banking is a checking account that helps you align your financial goals with a predictable monthly fee and no Overdraft Fees. 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](http://www.calbanktrust.com). Information current as of August 12, 2024.

<b>Account Opening and Usage</b>	
Minimum deposit needed to open account	<b>\$25</b>
Monthly Service Fee	<b>\$5</b>
Paper Statement Service <i>(Applies to statements that are printed and mailed)</i>	<b>\$2</b> for statements printed and mailed. In addition, there is <b>no charge for eStatements</b> through online banking.
Earns Interest	No
Account Restrictions	To help you avoid returned unpaid checks, this account does not allow check writing and you cannot order checks for this account. However, you may deposit checks into this account.
<b>Overdraft Fees, Practices and Services</b>	
Overdraft Fee	<b>Not Applicable</b>  We do not charge Insufficient Funds Fees or Overdraft Fees on this account. We will generally return or decline a transaction that will overdraw the account. If, at our discretion, we pay a transaction against a negative balance then you will not be charged an Overdraft Fee.
Overdraft Practices and Services	Standard Overdraft Services are not available on this account. In addition, Debit Card Overdraft Service is not available on this account. See your Deposit Account Agreement for information about these services.  <b>Overdraft Protection Services:</b> We offer Overdraft Protection Plans, such as a deposit account or line of credit linked to your account (credit approval required). These services allow you to draw on funds from another account to cover an overdraft transaction. See your Deposit Account Agreement and Personal Schedule of Fees for details.
<b>Account Features</b>	
Convenience Services <sup>1</sup>	<ul style="list-style-type: none"> <li>• Online Banking</li> <li>• Mobile Banking</li> <li>• Online Bill Pay</li> <li>• Visa® Debit card</li> <li>• Deposit Checks In-Person or through Mobile Banking</li> <li>• \$0 for cashiers checks</li> </ul>
ATM Access	<b>\$0</b> for transactions at ATMs owned by California Bank & Trust or other divisions of Zions Bancorporation, N.A.  California Bank & Trust Fees apply to transactions at ATMs not owned by Zions Bancorporation, N.A. <b>See the Personal Account Schedule of Fees for details.</b>  Additional ATM fees may be assessed by operators of ATMs not owned by Zions Bancorporation, N.A.

1. **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.

## 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**.

## Additional Disclosures

### 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.**