

# Personal Accounts Schedule of Fees

Effective August 15, 2024

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.<sup>1</sup>

<b>Deposit Verification Fees</b>	Initial Verification - each account	\$20		
	Re-verification - each account	\$10		
	Verification Letter - each letter	\$10		
<b>Visa® Debit and Money Card Fees and Limits</b>	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	
	<b>ATM Money Card Limits<sup>2</sup></b>		<b>Visa Debit Card Limits<sup>2</sup></b>	
	ATM Withdrawal	\$1,020/ Day	ATM Withdrawal	\$1,020/ Day
	Point of Sale	\$750/ Day	Point of Sale	\$7,500/ Day
Maximum Daily Limit	\$1,770/ Day	Cash Advance	\$7,500/ Day	
		Signature Purchase	\$7,500/ Day	
		Maximum Daily Limit	\$7,500/ Day	
<b>Foreign Clearing</b>	<b>Canadian Check Deposit (Cash Letter)</b>			
	Canadian Check Clearing Fee	\$10.00/item		
	USD Check Clearing Fee	\$25.00/check		
	<b>Foreign Collection Clearing</b>			
	Foreign Collection Item	\$50.00/item		
<b>Legal Fees</b>	<b>Legal Processing Fees</b>	\$125/request <sup>3</sup>	For processing levy, garnishment, or other legal services.	
<b>Online Banking &amp; Bill Pay</b>	<b>CONSUMER ONLINE BANKING<sup>4</sup></b>			
	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		
	<b>Zelle</b>			
	Send Money	No Charge		
	Receive Money	No Charge		
Request Money	No Charge			

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Online Banking & Bill Pay (cont)	<b>Mobile Deposit Limits</b>				
	<b>Relationship Age:</b>				
	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		
	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		
Exchange Services	<b>CASHIER'S CHECK</b>		\$10 each		
	<b>FOREIGN CURRENCY DELIVERY</b>		\$17.50 Delivery		
	<b>CASHING U.S. SAVINGS BONDS</b>		No Charge		
Retirement Plans	<b>IRA Service Fees</b>				
	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"> <li>•Per check, ACH, or wire transaction that overdraws your account.</li> <li>•Per ATM or Everyday Debit Card Transaction that overdraws your account - if you have opted-in to our Debit Card Overdraft Service.</li> <li>•Per multiple-use debit card transaction that overdraws your account.</li> <li>•Per non-debit card transaction that overdraws your account.</li> </ul> <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 <sup>1</sup>	\$10 each	A transfer fee will be charged each time an advance over \$10 is made from your Flex-Line Account.		
	Returned Items	<b>Special Handling Return Checks</b>		\$6 each	
<p>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.</p>					
Safe Deposit Box	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	
	<b>Replacement Keys</b>				
First Key		\$10.00			
Both Keys		\$30.00			

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Safe Deposit Box (cont.)	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.
Statements & Research	Interim Statement Fee	\$6 each	
	Additional Statement Fee	\$7 each	
	Paper Statement Fee <sup>5</sup>	\$2 each	
	Check Images <sup>6</sup> - By Request	No charge \$5/Month	Personal, 12/page, Front only Personal, 6/page, Front and Back
	Research Fee	\$30/hr. min <sup>3</sup>	For research and reconciliation.
	Research Copy Fee	\$5/item	Photocopy of check deposit, or other document.
Stop Payments	Stop Payment Fee	\$35/item	Includes Checks, Cashier's Checks, Zelle Payments, Preauthorized Transfers and Preauthorized Debit Card Payments.
Wires Transfers	<b>DOMESTIC</b>		
	Incoming Wire	\$15 each	
	Outgoing Wire	\$35 each	
	<b>INTERNATIONAL</b>		
	Incoming Wire	\$15 each	
	Incoming wire, foreign currency (FX)	\$14 each	
	Outgoing wire	\$50 each	
	Outgoing wire, foreign currency (FX)	\$40 each	
	<b>WIRE NOTIFICATION</b>		
	Email or Fax Notification	\$5 each	
Email and Fax notification	\$10 each		
Wire Research Fee	\$25 each		
Night Deposit	Annual Night Deposit Fee	\$25.00	
Notary Services <sup>7</sup>	Fee Per Signature	\$15 each	
	Medallion Stamp (Customer only), per certificate	\$25 each	
Additional Account Fees & Services	Check Printing Fee	Varies with style of checks ordered	
	Counter Check Fee	\$1 per sheet	Fee charged per sheet of 4.
	Non-Customer Check Cashing Fee	\$8 per check	Charged per check for amounts greater than \$100
	Early Closure Fee	\$20	Applies to deposit accounts closed within 6 months of opening. (Fee is not applicable to Time Accounts)
	Excessive Withdrawal fee-MMDA	\$15	excess withdrawal after 6
	Excessive Withdrawal fee-Savings	\$5	excess withdrawal after 6

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<p><b>Dormant Accounts</b></p>	<p>Dormant Fee</p>	<p>No Charge</p>	<p>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 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. CD and IRA accounts are not assessed a dormant account fee.</p>
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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.