

Business Launch Account



Information is current as of May 21, 2026.

This disclosure only summarizes the features of this account and are subject to change. We will notify you in advance of any changes as required by law. For additional terms governing your account, please see the **Deposit Account Agreement** and the **California Bank & Trust Business Accounts Schedule of Fees** by visiting any branch or online at www.calbanktrust.com.

Account Opening and Usage	
Minimum Deposit Needed to Open Account	\$50
Monthly Service Fee	\$10
How to Avoid the Monthly Service Fee	\$0 monthly service fee when you meet one of the following during the statement cycle: - Keep your daily balance at \$500 or above¹ OR - Conduct \$500 in debit card purchases² OR - Conduct \$500 in ACH or Zelle transactions³
Paper Statement Service <i>(Applies to statements that are printed and mailed)</i>	\$3 for statements printed and mailed. There is no charge for eStatements through Digital Banking.
Monthly Transaction and Cash Deposit Limits	\$0 for the first 50 transactions per statement cycle ; \$0.50 charge per additional item over 50 transactions. ⁴ \$0 for the first \$3,000 cash deposited per statement cycle ; \$0.25 charge per additional \$100 cash deposited over \$3,000.
Earns Interest	No
Account Features	
ATM Access	\$0 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. See the California Bank & Trust Business Accounts Schedule of Fees for details. Additional ATM fees may be assessed by operators of ATMs not owned by Zions Bancorporation, N.A.
Convenience Services ⁵	Digital Banking Mobile Banking with Mobile Check Deposit ^{6 7} Visa® Debit card
Premium Benefits	
Check Orders	50% discount on first order of California Bank & Trust business style checks ordered through California Bank & Trust. ⁸

- Daily Account Balance** is measured by the amount of funds held in this account at the end of each day.
- Includes Point-of-Sale debit card transactions and recurring debit card transactions.
- Includes the combined statement cycle total of ACH credit transactions, ACH debit transactions, Zelle credit transactions, and Zelle debit transactions.
- Transaction:** A transaction is a combination of debited items (withdrawals), credited items (deposits), and deposited items per statement cycle, and includes the following: **Credits**—any deposit into the account; **Debits**—any withdrawal such as check, draft, ACH or other debit against the account; **Deposited items**—each individual item that comprises a deposit such as a check or other item deposited.
- 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 in and manage Card Alerts.
- Mobile Banking requires download of the smartphone version of the California Bank & Trust app from the Apple® App Store or Google Play®. Message and data rates from your wireless provider may apply. Requires enrollment in Online Banking. Please refer to the applicable Rate and Fee Schedule (Schedule of Fees or Service Charge Information). Subject to terms and conditions of the Digital Banking Service Agreement. Trademarks used are the property of their registered owner and California Bank & Trust is neither affiliated with nor endorses these companies or their products/services.
- Mobile Check Deposit requires enrollment in Mobile Banking. Limits apply, see our Digital Banking Service Agreement. Message and data rates from your wireless provider may apply.
- Check orders** must be placed through California Bank & Trust to qualify. Checks can be ordered through a branch, Digital Banking, or Customer Service. Shipping, handling and tracking fees may apply. Exclusions apply.

Overdraft Fees, Practices and Services

Insufficient Funds (NSF) Fee	\$0 if the bank returns or declines a transaction - for example a check, ACH, wire, or debit card transaction - that would overdraw your account if paid.
Overdraft Fee	\$29 each time we pay a debit transaction - for example a check, ACH, wire, or debit card transaction - that overdraws your account. We will charge your account no more than ten 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.
Overdraft Practices and Services	Optional overdraft protection services are available; subject to application and credit approval. Overdraft fees and applicable transfer fees may apply. See the Deposit Account Agreement and the applicable fee schedule for details. ⁹

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.
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9. Please refer to the Deposit Account Agreement to learn more about the bank's overdraft practices and services.