

Personal Accounts Schedule of Fees

Effective June 26, 2026

Account Verification	Client Verification Letter	\$20.00	Per Letter	
	Third Party Requested Account Verification	\$20.00	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	\$2.50	Per Inquiry	
	Mini Statement			
	ATM Mini Statement	No Charge	Per Mini Statement This service may not be available at all ATMs.	
	International Transactions			
	International ATM/Debit Transaction	3% of US \$	Per Transaction	
	ATM/VISA® DEBIT CARD LIMITS ¹			
	ATM CARD		VISA CLASSIC DEBIT CARD	
	ATM Withdrawal	\$1,000/day	ATM Withdrawal	\$1,000/day
	POS	\$500/day	POS	\$7,500/day
	Cash Advance	Not Available	Cash Advance	\$2,500/day
	Signature Purchase	Not Available	Signature Purchase	\$5,000/day
	Maximum Daily Limit	\$1,500/day	Maximum Daily Limit	\$8,500/day
	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	\$10.00	Per Check	
	Cashier's Check Non-Customer	\$15.00	Per Check Non-Customers can exchange a check drawn on National Bank of Arizona for a Cashier's Check.	
Check Services	Non-Customer Check Cashing	\$10.00	Fee charged per check \$100.00 or more.	

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Dormant Accounts	Dormant Account	\$8.00	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.
	IRA, CD and Young Savers accounts are not assessed a dormant account fee.		
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 Exchange	Foreign Collection Item	\$50.00	Per Item
	Foreign Currency Shipping	\$25.00	Per Transaction
Legal Processing	Legal Process	\$125.00	Per Order Refer to the Deposit Account Agreement for details on Legal Process.
Online Mobile Banking	Expedited Bill Payments	\$15.99	Per Payment
	External Transfer	No Charge	Per Transfer - Incoming or Outgoing
	External Transfer (Instant Real-Time Payment)	1.75% of US \$	Per Transfer - Outgoing Minimum fee of \$0.25 and maximum fee of \$25.00.
	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 Access	No Charge	Per Month Quicken, QuickBooks
	Direct Connect Access with Bill Pay	\$4.95	Per Month Quicken, QuickBooks

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Overdraft Transactions	Overdraft Fee - Paid Items	\$29.00	•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. 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.
	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
	2x10 \$39.00	4x10 \$60.00	8x10 \$98.00
	3x5 \$27.00	5x10 \$65.00	8x20 \$245.00
	3x10 \$44.00	5x16 \$120.00	9x10 \$109.00
	4x5 \$33.00	6x10 \$76.00	10x10 \$125.00
	Box Drill Fee		\$200.00 Per Drill
	Box Re-Key Fee		\$150.00 Per Re-Key
	Box Late Payment Fee		\$15.00 Applied every 30 days until drilled

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Statement Services	Check Copy	\$5.00	Per Check
	Check Images	No Charge	By Request; Per Statement
	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
Stop Payment	Stop Payment Requested through a Branch or Customer Service		
	ACH	\$35.00	Per Stop Payment Includes Recurring ACH and Converted Checks
	Cashier's Check	\$35.00	Per Stop Payment
	Check	\$35.00	Per Stop Payment Includes Check and Bill Payment Laser Drafts
	Pre-Authorized Debit Card	\$35.00	Per Stop Payment
	Online Stop Payment Requested through Digital Banking		
	Check	\$25.00	Per Stop Payment Includes Check and Bill Payment Laser Drafts
Wire Transfers	Domestic Incoming	\$15.00	Per Wire
	Domestic Outgoing	\$30.00	Per Wire
	International Incoming	\$22.00	Per Wire
	International Outgoing	\$55.00	Per Wire
	Online Domestic Outgoing	\$20.00	Per Wire
	Wire Return, Recall or Amendment	\$25.00	Per Wire
	Wire Tracer	\$10.00	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	\$4.00	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 .