

IRA Money Market



For important terms governing your account, please see the Deposit Account Agreement. Current copies of the Deposit Account Agreement are available at any branch or online at www.calbanktrust.com. Information current as of 10/01/2018.

Account Opening and Usage	
Minimum deposit needed to open account	\$100
Monthly Maintenance Fee	\$0
Excessive Withdrawal Fee	Federal banking regulations allowed you six (6) withdrawals by pre-authorized or telephone transfer to another account or third party during a monthly statement cycle. You may make an unlimited number of withdrawals from your account in person or by mail. If the above limits are exceeded three (3) times in a twelve (12) month period, the account will be closed. Withdrawals by debit card, check, ATM, or online transfer are not allowed on IRA Money Markets.

Interest and Payment	
Earns Interest	<p>Yes</p> <p>This product has a variable interest rate. Your interest rate and annual percentage yield (APY) may change at our discretion at any time. Interest is calculated using the daily balance method. This method applies a daily periodic rate to the collected balance in the account each day.</p>
Interest Compounding	Daily
Interest Payment Frequency	<p>Monthly</p> <p>Interest will be credited to your account on a monthly basis. If you close your account before interest is credited, you will not receive the accrued interest.</p>
Annual Percentage Yield (APY) Calculation	The term APY means a percentage rate reflecting the total amount of interest on an account based on the disclosed interest rate, the frequency of compounding for a 365-day period, and the assumption that interest paid remains in the account. A withdrawal will reduce earnings.

Individual Retirement Account (IRA) Information	
IRA Tax Notice	Individual Retirement Accounts or Arrangements (IRAs) may impact your tax liability. You assume responsibility for any adverse consequences which may rise from this account. Please refer to the Custodial Agreement for additional information regarding tax treatment on your account. Zions Bancorporation, N.A. does not provide tax advice. All applicable IRA contributions and distributions will be reported to you and to the IRS and applicable state agencies as required by applicable law and/or regulation.
Withholding Elections	If you fail to provide tax withholding elections prior to distribution from your IRA, we may withhold taxes at the mandatory federal and applicable state rates.
IRA Contributions and Withdrawals	<p>IRA maximum contributions may apply. Please refer to the separately provided Custodial Agreement for more information. All withdrawals will be subject to any applicable tax and other laws and regulations, including early withdrawal penalties, any withholding requirements, and any additional service fees.</p> <p>Other deposit and withdrawals limits may apply such as those disclosed in this document.</p>

Additional Disclosures

Amendments	These terms and your Deposit Account Agreement are subject to change with such notice as required by law. See your Deposit Account Agreement for details.
Other Fees	Please contact us regarding fees for services not listed.
Dispute Resolution Agreement	Your Deposit Account Agreement contains a Jury Waiver and a Class Action waiver. Disputes are subject to binding Judicial Reference (a) if the Jury Waiver is not enforced, or (b) you are a consumer and you request Judicial Reference. See your Deposit Account Agreement for more information.