

Senior Advantage Checking



This disclosure only summarizes the features of this account. For additional 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	\$50
Monthly Maintenance Fee	\$5
How to avoid the Monthly Maintenance Fee	\$0 monthly maintenance fee when you meet one of the following during the statement month: <ul style="list-style-type: none"> \$250 minimum direct deposit¹ OR Keep your daily balance at \$500 or above
Paper Statement Service	\$0 for statements printed and mailed. In addition, there is no charge for eStatements.
Eligibility Requirements	The Primary owner of the Senior Advantage Account must be age 62 years or older.
Earns Interest	No

Overdraft Services	
Insufficient Funds (NSF) Fee	\$36 per transaction posted against insufficient funds, whether the bank opts to pay or decline the transaction. A maximum of five fees will be charged per account per business day. No fee will be charged if the account is overdrawn \$10 or less after all transactions post following the close of business.
Overdraft Service Fee	\$6 charged every day beginning the fifth consecutive calendar day the account is overdrawn more than \$25, for a maximum of 30 calendar days.
Overdraft Options	<p>Default Option: We may, in our discretion, pay any overdraft transaction, though it is our policy to decline an overdraft transaction that is an ATM or point-of-sale debit card transaction. We will charge an Insufficient Funds Fee and Overdraft Service Fee for an overdraft transaction unless it is an ATM or point-of-sale debit card transaction.</p> <p>Debit Card Overdraft Service: If you opt in to our Debit Card Overdraft Service, we may, in our discretion, pay any ATM or point-of-sale debit card overdraft transaction. We will charge an Insufficient Funds Fee and Overdraft Service Fee (as explained above) for all overdraft transactions.</p> <p>Overdraft Protection: If you have opted for our <i>Overdraft Deposit Transfer Service</i> or <i>Money Reserve Line of Credit</i> (subject to credit approval) we will pay transactions that overdraw your account when there are available funds in your deposit account or credit line. See the Service Charge Information Schedule for details.</p>

ATM Benefits	
California Bank & Trust ATMs	\$0 for transactions at ATMs owned by California Bank & Trust or other divisions of Zions Bancorporation, N.A.
Non-California Bank & Trust ATMs	<p>One (1) fee waived per month for transactions at non-Zions Bancorporation, N.A. ATMs</p> <p>California Bank & Trust fees apply to transactions at ATMs not owned by Zions Bancorporation, N.A. In addition, ATM operator fees may be assessed. Foreign currency exchanges fees are not waived at international ATMs. See the Personal Account Schedule of Fees for details.</p>

Account Features	
Convenience Services ²	Online Banking Mobile Banking Bill Pay Visa® Debit card

How Deposits and Withdrawals Work

<p>Deposit Funds Availability</p> <p><i>(When funds deposited to your account are generally available)</i></p>	<p>Cash deposited: Next business day</p> <p>Check deposited: Next business day generally, unless a hold is placed</p> <p>Direct Deposit and Wire Transfer: Same business day</p> <p>If a hold is placed on a check deposit, the first \$200 of a deposit of checks subject to a hold will generally be made available the first business day after deposit. We will give you an indication of when the remaining funds will become available. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. The end of a business day varies by banking center.</p>
<p>Deposit and Withdrawal Posting Order</p>	<p>Transactions are generally posted each business day following the close of business in the following order:</p> <p>First: Credit (deposit) transactions such as deposits by cash or check, ATM deposits, direct deposits, wire transfer deposits, and corrections to your account balance.</p> <p>Second: Debit (withdrawal) transactions received the same business day. We divide debit transactions into transaction-type groups and order transactions within each group chronologically (other than checks, which are sorted by serial number). We then post the transactions in sequence by group type and order. For group types and sequence, other exceptions and details, see your Deposit Account Agreement.</p>

Additional Disclosures

<p>Amendments</p>	<p>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 more information.</p>
<p>Dispute Resolution Agreement</p>	<p>Your Deposit Account Agreement contains a Jury Waiver and a Class Action waiver. Disputes are subject to binding Judicial Reference if the Jury Waiver is not permitted by law and either party elects to require Judicial Reference. See your Deposit Account Agreement for more information.</p>

1. **Direct Deposit:** A direct deposit is an electronic credit to your account. Transfers from one account to another or deposits made at a banking center do not qualify as a direct deposit. All direct deposits made during the statement month are added together to determine the total direct deposit amount used to waive the monthly maintenance fee.
2. **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, Purchase 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 Purchase Alerts.