ZIONS BANK

TREASURY MANAGEMENT SELECT - SCHEDULE OF FEES

Effective August 01, 2026

Accounts will be charged monthly for Treasury Management (TM) Select services. The charge will appear as an Account Analysis Service Fee on your deposit account statement. Accounts enrolled in TM Select are not eligible for a monthly earnings credit.

Treasury Internet Banking (TIB)	**ACH Credit Module**		
	Monthly Fee	**$40.00**	
	ACH Credit Items	**$0.25 for each ACH credit item over 25**	
	ACH Origination Returns	**$6.00**	Per item
	Wires Transfer Module		
	Monthly Fee	**$40.00**	
	Domestic Outgoing	**$15.00**	Each wire
	International Outgoing	**$35.00**	Each wire
	Treasury Internet Banking	Included with purchase of the ACH Credit or Wire Transfer Module	
	Balance and Transaction Reporting	**$0.40 for each transaction**[1] **over 400** reported through Treasury Internet Banking. No charge for first 400 prior day and same day transactions.	
	e-statements	**No charge**	
Positive Pay	Monthly Fee	**$40.00**	Monthly fee pays for both ACH and Check Positive Pay services.
	Exception Items	**$1.50**	Per item[5] No exception item fees apply to Reverse Positive Pay
	Returns	**$2.50**	Per item
	Payee Match	**$0.00**	Per item
Remote Deposit Capture (RDC)	Monthly Fee	**$40.00**	Business RDC-for each scanner + computer connections[3] Mobile RDC[2] - Included with Business RDC or TIB
	Mobile User Fees	**$3.00**	Per user over 2 users
	Deposited Items	**$0.00**	Per deposited item
Treasury Management (TM) Select	**TM Select Account Fees**		
	Accounts enrolled in TM Select Services (1 - 3)	**No charge**	
	Accounts enrolled in TM Select Services (4 or more)	**$40.00**	Per account each month
	TM Select Discounts[2]		
	$10.00 discount when enrolled in two (2) eligible products **$15.00** discount when enrolled in three (3) eligible products **$20.00** discount when enrolled in four (4) eligible products		Discounts are applied monthly when customers are enrolled in more than one of the following: **ACH Credit Module**, **Wire Transfer Module**, **Business RDC**, **Positive Pay**
Additional Account Fees & Services	Deposit Images[4]	**$10.00**	per account
	Check Images[4]	**No charge**	
	Account Analysis Statements (paper)	**No charge**	
	Check Stop Payment[4]	**$32.00**	Per request
	Check Stop Payment Inquiry[4]	**$0.35**	Per request
	Book Transfers[4]	**$1.50**	Per request
	Bill Pay[4]	**$0.50**	for each transaction[1] over 25
	Same Day ACH Items[4]	**$1.00**	Per item surcharge
	TM Select fees are independent of any additional fees that may apply as disclosed in your Business Account Schedule of Fees or as disclosed when enrolled into a service not part of the TM Select program. TM Select transactions may count towards your checking account transaction volume. Contact your Banker or Treasury Management Sales Officer for details.		

[1] A transaction is a combination of debited items (withdrawals), credited items (deposits) and includes the following prior day and same day transactions:
Credits – any deposit into the account
Debits – any withdrawal such as check, draft, ACH or other debit against the account

[2] TM Select Discounts only apply to products receiving TM Select pricing as outlined in this schedule of fees. Mobile Remote Deposit Capture and Check Block do not qualify for the TM Select Discount and do not count as eligible products towards the monthly fee discount.

[3] Business RDC requires a separate scanner purchase (facilitated by the bank or directly from a third party scanner provider). A list of supported scanners is available.

[4] Fees associated with items when received or originated in Treasury Internet Banking.

[5] Positive Pay Exception Items for ACH are not charged for the first 3 monthly billing cycles to allow time to create filters for companies allowed to debit the account(s).

Please refer to the Deposit Account Agreement, Master Services Agreement, Account Disclosure, Deposit Rate Sheet and the applicable schedule of fees, or speak with a banker for more details.

Zions Bank, a division of Zions Bancorporation, N.A., Member FDIC