

Premium Interest 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 calbanktrust.com. Information current as of 07/13/2022.

Account Opening and Usage	
Minimum deposit needed to open account	\$50
Monthly Maintenance Fee	\$25
How to avoid the Monthly Maintenance Fee	<p>\$0 monthly maintenance fee when you meet one of the following during the statement month:</p> <ul style="list-style-type: none"> • \$10,000 combined deposit balance OR • \$25,000 combined deposit and personal loan balance <p>The combined deposit balance is calculated on the business day prior to the statement date for the following linked California Bank & Trust consumer accounts: Checking, Savings, Money Market, Certificate of Deposit (CD), and Individual Retirement Account (IRA).</p> <p>The combined outstanding loan balance is calculated on the day prior to the statement date for the following California Bank & Trust personal loans: Auto, Credit Card, Credit Lines, Home Equity, and Installment loans. Mortgage loans are not included. All loans are subject to credit approval; terms and conditions apply.</p> <p>The primary owner of the <i>Premium Interest Checking</i> account must be an owner or borrower on all linked accounts.</p>
Paper Statement Service <i>(Applies to statements that are printed and mailed)</i>	<p>\$2</p> <p>Waive this fee by opting out of paper statements through online banking. There is no charge for eStatements.</p>
Overdraft Fees, Practices and Services	
Insufficient Funds (NSF) Fee	<p>\$0 if the bank returns or declines a transaction that will overdraw the account.</p> <p>\$29 per item if the bank pays any of the following:</p> <ul style="list-style-type: none"> • A check, ACH, or wire transaction that overdraws your account. • An ATM or Everyday Debit Card Transaction that overdraws your account - if you have opted-in to our Debit Card Overdraft Service. • A multiple-use debit card transaction that overdraws your account. • A non-debit card transaction that overdraws your account. <p>We will charge your account no more than five per-item NSF fees on any business day. We will not charge any per-item NSF 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.</p>
Overdraft Practices and Services	<p>Standard Overdraft Practices: At our discretion, we may pay checks, ACH, Recurring Debit Card Transactions, and other Items that will overdraw your account. Payment of these items may result in NSF fees as disclosed above. Our Standard Overdraft Practices do not apply to ATM transactions and Everyday Debit Card Transactions.</p> <p>Debit Card Overdraft Service: If you have opted-in to our Debit Card Overdraft Service, we may, in our discretion, pay ATM or Everyday Debit Card Transactions that will overdraw your account. Payment of these items may result in NSF fees as disclosed above.</p> <p>Overdraft Protection Services: We offer Overdraft Protection Plans, such as a deposit account or line of credit linked to your account (credit approval required). These services may be less expensive than our Standard Overdraft Practices and/or Debit Card Overdraft Service. See your Deposit Account Agreement for details.</p>

Interest and Payment

Earns Interest	<p>Yes - This product has a variable interest rate</p> <p>Your interest rate and annual percentage yield (APY) may change at our discretion at any time. The APY assumes that interest paid remains in the account. A withdrawal will reduce earnings. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the collected balance in your account each day.</p> <p>Interest compounds daily and will be credited to your account monthly. If you close your account before interest is credited, you will not receive accrued interest. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash (checks).</p> <p>See the California Bank & Trust Personal Banking Deposit Rates Sheet for details.</p>
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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 ⁴	Three (3) fees waived for transactions using Visa Debit or ATM Cards at non-Zions Bancorporation, N.A. ATMs per statement month.

Account Features

Convenience Services ¹	<p>Online Banking</p> <p>Mobile Banking</p> <p>Bill Pay</p> <p>Visa[®] Debit card</p>
Special Benefits ³	<p>Premium interest rates on deposit products (savings, money market, CD, IRA)²</p> <p>\$0 monthly maintenance fee on linked consumer savings and money market accounts</p> <p>\$0 for Overdraft Deposit Transfers and Money Reserve Line of Credit transfers</p> <p>\$0 for cashier's checks</p> <p>\$0 for the first domestic wire into your account each statement month</p>

Additional Disclosures

Amendments	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 information.
Dispute Resolution Agreement	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.

- 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 and manage Card Alerts.
- Premium Interest Rates:** Premium rate tiers are applied automatically to qualified consumer accounts when the primary owner of the checking account is also an owner of the linked interest-bearing account. For rate information please see the California Bank & Trust Personal Banking Deposit Rates Sheet. It may take up to 10 business days before your new relationship rates and benefits are applied.
- Special Benefits:** It may take up to 10 business days before your new relationship rates and benefits are applied. Monthly maintenance fees are waived on linked accounts when the primary owner of the *Premium Interest Checking* account is also an owner on the linked account.
- ATM Charges:** California Bank & Trust fees apply to transactions at ATMs not owned by Zions Bancorporation, N.A. In addition, ATM operator fees may be assessed. Automatic waivers and rebates of these fees apply to transactions at ATMs not owned by Zions Bancorporation, N.A. when accessed using ATM or VISA Debit cards only. Foreign currency exchanges fees are not waived at international ATMs. See the Personal Account Schedule of Fees for details.