

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

Account Opening and Usage	
Minimum deposit needed to open account	\$50
Monthly Maintenance Fee	\$5
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"> \$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 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>

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 ³	One (1) fees waived for transactions using Visa Debit or ATM Cards at non-Zions Bancorporation, N.A. ATMs per statement month.
Account Features	
Convenience Services ²	Online Banking Mobile Banking Bill Pay Visa® Debit card
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 more 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.

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, 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.
3. **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.