

External Transfer to a Friend Enrollment Form

Zions Bancorporation, N.A., doing business as Amegy Bank, California Bank and Trust, National Bank of Arizona, Nevada State Bank, Vectra Bank Colorado, and Zions Bank.

Bank Name:	☐ Amegy Bank	☐ California Bank & Trust	☐ National Bank of Arizona
	☐ Nevada State Bank	☐ Vectra Bank Colorado	☐ Zions Bank

Complete this External Transfer to a Friend Enrollment Form ("Enrollment Form") for the ability to electronically transfer funds from personal checking and savings accounts you own at Zions Bancorporation, N.A. ("we" or "us" or "Bank") to an enrolled external personal account ("External Account") at another Financial Institution ("External Financial Institution").

Before signing this Enrollment Form, please review the attached External Transfer to a Friend Agreement. Then, review this Enrollment Form to ensure that it is complete, accurate and signed. Incomplete enrollments will be returned. Once completed, return the Enrollment Form to your nearest branch location, or submit the original signed Enrollment Form to the Bank in one of the following ways:

Mail to:

Digital Banking Operation Support
7860 S. Bingham Junction Boulevard
Midvale, UT 84047

Fax to:

(866) 883-6338

Email to:

digitalbankingopssupport@zionsbancorp.com

Please keep the External Transfer to a Friend Agreement and Frequently Asked Questions for your own records.

If complete, your enrollment request will be processed usually within 1 to 2 Business Days. After processing, we will send you a secured email message stating that the External Account has been added to your Digital Banking profile. We will send that message to the email address currently appearing in your Digital Banking profile. If you have any questions, please call us at (800) 840-4999.

1 Your Information *(please print)*

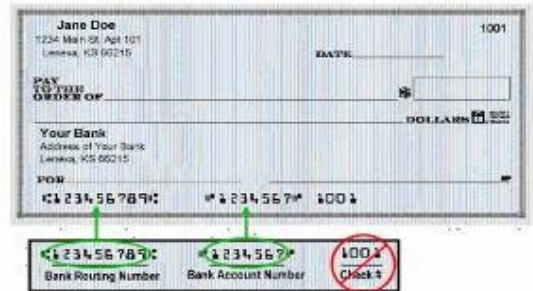
Full Name of Account Owner:	Primary Bank Checking or Savings Account #:		
Home Address:	City:	State:	Zip:
Preferred Phone Number:	Alternate Phone Number		

Transfers can be made from any of the personal checking or savings accounts that appear in your Digital Banking profile.

2 External Account Information & Terms *(Complete section with information about the External Account)*

Primary Account Holder's Name on Account**	Name of External Financial Institution
External Financial Institution Account Number	External Financial Institution Routing Number
External Financial Institution Phone Number	External Account Type: ☐ Personal Checking ☐ Personal Savings

**For External Transfers to a Friend, you do not have to be a signer on the External Account. You can only transfer funds to (not from) the External Account.



3 Agree to Terms

"You" means the individual named in Section 1 above. **This authorization will remain in effect until you revoke it by deleting the External Account from your Digital Banking profile and cancelling any pending transfers.** The Bank may refuse to make any transfer to the External Account, at any time and for any reason, including, but not limited to, the following: (i) written or verbal instruction from anyone providing evidence of ownership of the External Account; (ii) overdrafts, unrecoverable rejects, or returns from the External Financial Institution; or (iii) possible fraud or illegal use. You agree to enroll only personal accounts (business, corporate or organization accounts are NOT allowed). **You understand, and agree to, the additional terms and conditions in the attached External Transfer to a Friend Agreement.**

Signature	Date
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The sample check on this page is to help you locate the Routing Number and Account Number on your checks. If you are not certain of these numbers, please contact the External Financial Institution. Call us at 800-840-4999 with any other questions.

Received by:	Date received:	Verified by:	Date Verified:	Enrollment number:
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External Transfer to a Friend Agreement

(Addendum to Digital Banking Service Agreement)

General

The terms “you” and “your” refer to the individual customer accepting this External Transfer to a Friend Agreement (this “Agreement”). The terms “our”, “we”, “us” and “Bank” refer to Zions Bancorporation, N.A. The term “Division” refers to one or more, as applicable, trade names that the Bank operates through which include Amegy Bank, California Bank & Trust, National Bank of Arizona, Nevada State Bank, Vectra Bank Colorado, and Zions Bank. Also, the term “Business Days” means every Monday through Friday, excluding Federal Reserve holidays or other days the banks are legally closed. Further, the term “Access Credentials” means one or more Username (aka: Login ID, Company ID), password, identification number, token, biometric identification (e.g., fingerprint or facial recognition or other means of identification and authentication (such as, but not limited to, one-time passcode (“OTP”)), or combination thereof, that we require for signing in to or otherwise accessing Digital Banking or a particular function of the service (such as, but not limited to, when a CSA wants to view, change, or create another CSA or Authorized User). Other terms are defined in this Agreement or your Digital Banking Service Agreement. This Agreement is an addendum to and hereby incorporates, by this reference, all of the terms and conditions of your Digital Banking Service Agreement and Bank Deposit Account Agreement.

Customer Care Center

The telephone number and address for your Customer Care Center depends on which Division of Zions Bancorporation, N.A. provides your Digital Banking:

For Customers of:	Call:	Or write:
Amegy Bank	(888) 500-2960	P.O. Box 30709 Salt Lake City, UT 84130
California Bank & Trust	(888) 217-1265	P.O. Box 30709 Salt Lake City, UT 84130
National Bank of Arizona	(800) 497-8168	P.O. Box 30709 Salt Lake City, UT 84130
Nevada State Bank	(888) 835-0551	P.O. Box 30709 Salt Lake City, UT 84130
Vectra Bank Colorado	(800) 884-6725	P.O. Box 30709 Salt Lake City, UT 84130
Zions Bank	(800) 840-4999	P.O. Box 30709 Salt Lake City, UT 84130

Website

Below you will find your Division’s Website, and all related web pages, for offering Digital Banking services, enrolling Eligible Accounts and/or performing, authorizing, or canceling any specific Digital Banking service transaction. Your division’s current Website is listed below. Your Division Website depends on which Division of Zions Bancorporation, N.A. provides your Digital Banking service:

<u>Customers of:</u>	<u>Division Website:</u>
Amegy Bank	www.amegybank.com
California Bank & Trust	www.calbanktrust.com
National Bank of Arizona	www.nbarizona.com
Nevada State Bank	www.nsbank.com
Vectra Bank Colorado	www.vectrabank.com
Zions Bank	www.zionsbank.com

Authorization

By enrolling in the External Transfer to a Friend ("Service"), or by making any External Transfer to a Friend using the Service, you accept the terms of this Agreement and: (a) represent and warrant that you have permission from the owner(s) of that External Account to make transfers thereto; and (b) authorize Bank to electronically transfer funds from your accounts to the External Account based on instructions entered through Bank's Digital Banking Website, or to correct any errors that Bank identifies.

Your authorizations to Bank regarding any External Account will remain in full force until you terminate the Service for that or all of your External Accounts as provided herein in the section entitled "Termination of the Services."

Enrollment of an External Account

You will need to enroll an External Account before you can transfer funds to it. To "enroll" an External Account, complete an "External Transfer to a Friend Enrollment Form" and have it accepted by Bank.

Bank reserves the right to reject an enrollment request for any reason, including, but not limited to, potential fraud or misuse, other limitations as outlined by the United States Department of the Treasury's Office of Foreign Assets Control, or an incomplete enrollment. You agree to enroll only personal accounts (i.e., business, corporate, or organization accounts are NOT allowed).

External Account Number Policy

Bank may but has no obligation to validate any External Account number that you provide in the enrollment process. It is your responsibility to ensure you enter a valid and correct External Account number. External Transfers to a Friend sent to invalid or incorrect account numbers may not be recoverable. If you provide an invalid or incorrect External Account number, Bank will NOT be responsible for returning funds due to an unrecoverable External Transfer to a Friend.

Transferring To an External Account*

All External Transfers to a Friend are subject to the rules and regulations of the External Financial Institution. You agree not to transfer any funds to an External Account where that transaction would not be allowed under the rules or regulations applicable to such accounts. You agree to obtain any and all permissions required by the External Financial Institution or External Account owner prior to transferring funds to an External Account.

When you place an order for an External Transfer to a Friend, Bank will hold the funds on the scheduled date of the transaction. The hold will remain in effect until the funds are sent and the transaction is posted.

We may honor, but are not required to honor, External Transfers to a Friend in excess of the collected funds in your Eligible Account. If your Eligible Account has insufficient funds to cover an External Transfer to a Friend, Bank may, at its sole discretion:

- Honor the funds transfer under the terms of any Bank overdraft protection plan you have established.
- Honor the funds transfer and create an overdraft in your Eligible Account. Bank may hold balances in your other Bank accounts until the overdraft is paid. In addition, Bank may advance funds under your Bank issued credit card. Charges to your Bank issued credit card to cover these transfers will be considered a cash advance (see your credit card disclosures for applicable fees).
- Refuse to honor the funds transfer.
- Cancel any and all External Transfers to a Friend to any and all External Accounts.

Fees may apply to any of the above remedies. Please refer to your Bank Deposit Account Agreement for additional details.

If any External Transfers to a Friend are returned to Bank for any reason, Bank will return the funds, within a reasonable time, to your Eligible Account.

***The External Transfer to a Friend Service does not permit you to transfer or draw funds from any External Account.**

Transfer Timing and Settlement

Transfers to External Accounts generally take between one and three Business Days to settle. This means immediate transfers may take up to three Business Days before funds have actually transferred. This also means that scheduled transfers, both one-time and recurring, will also settle one to three Business Days after the scheduled date.

Canceling Specific Funds Transfers

You may cancel any scheduled one-time or recurring External Transfer to a Friend initiated through Digital Banking if you do so within one Business Day prior to the scheduled transaction processing date. This can be done by submitting a timely request through Digital Banking, by calling "Customer Care Center" above for your Division or writing to:

Zions Bancorporation, N.A.
Attn: External Transfers to a Friend
P.O. Box 3748
Salt Lake City, UT 84110

A cancellation request for a one-time transfer will apply to that specific transaction.

Bank may refuse to honor any External Transfer to a Friend, at any time for any or no reason, including, but not limited to, the following reasons: (i) written or verbal notice from other apparent owners of the External Account; (ii) overdrafts, unrecoverable rejects, or returns from the External Financial Institution; or (iii) possible fraud or illegal use.

Transfer Limits

External transfers to a Friend are subject to a limit of \$10,000 per Business Day. For security or risk purposes, Bank may from time to time in its discretion set and modify without prior notice limits on the individual or aggregate amount of External Transfers to a Friend, and related transfers involving your accounts. Current limits can be ascertained by calling Zions Bank Digital Banking. In addition, if you transfer from a Savings or Money Market account, the account is limited to a total of six transfers per statement cycle. See your Zions Bancorporation, N.A. Deposit Account Agreement for details.

Contact in Event of Unauthorized Transfer

If you believe your Access Credentials has been lost or stolen, call: 1-800-840-49999 or write:

Zions Bank
Attn: External Transfers to a Friend
P.O. Box 3748
Salt Lake City, UT 84110

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

Refer to the section in your Zions Bancorporation, N.A. Deposit Account Agreement and your account statements for further information outlining your need to review your account statements regularly, and how errors and questions on electronic funds transfers should be reported, and how they are processed.

Error Resolution Notice

In case of errors or questions about your electronic transfers call us at the telephone number or write us at the address listed above under the heading, "Customer Care Center" as soon as you can if you think your statement or receipt is wrong, or if you need more information about a transfer listed on a statement or receipt. We must hear from you no later than 60 days after we sent or made available the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any);
- (2) Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information; and
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 Business Days.

We will determine whether an error occurred within 10 Business Days (5 Business Days for Visa® debit card point-of-sale transactions processed by Visa, or 20 Business Days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within 10 Business Days (5 Business Days for Visa® debit card point-of-sale transactions processed by Visa, or 20 Business Days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 Business Days, we may not provisionally credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of owner already had an established account with us before the affected account was opened.

We will tell you the results within three Business Days after completing our investigation. If we decide that there was no error, we will send you a written explanation. Timeframes described herein may be different if your error or question does not claim unauthorized activity. You may ask for copies of the documents that we used in our investigation by calling the telephone number listed above under the heading, "Customer Care Center."

Your Liability

Tell us AT ONCE if you believe your Access Credentials have been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit).

If you tell us within 2 Business Days after you learn of the loss or theft of your Access Credentials, you can lose no more than \$50 if someone used your Access Credentials without your permission. If you do NOT tell us within two 2 Business Days after you learn of the loss or theft of your Access Credentials, and we can prove we could have stopped someone from using your Access Credentials without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by Access Credentials, debit card, code, or other means, tell us at once. If you do not tell us within 60 days after the statement was sent or made available to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

Our Liability

If we do not complete an electronic fund transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages proximately caused by us as prescribed by the federal Electronic Fund Transfer Act and its implementing Regulation E. However, there are some exceptions to our liability. We will not be liable, for instance:

- (1) if, through no fault of ours, you do not have enough money in your account to make the transfer;
- (2) if the transfer would create an overdraft which would not be covered by or would exceed the credit limit on any overdraft protection account you have with us (or would exceed funds available in any deposit account that has been linked for overdraft protection);
- (3) if the funds you are attempting to transfer are subject to legal process or other encumbrance restricting such transfer;
- (4) if Digital Banking was not working properly, and you knew about the breakdown when you started the transfer;
- (5) if circumstances beyond our control prevent the transfer despite reasonable precautions that we have taken; or
- (6) There may be other exceptions stated in our agreement or by law.

Our Liability for Failure to Stop Payment of Preauthorized Transfer

Our liability for failure to stop payment of preauthorized transfer. If you order us to stop one of these payments three (3) Business Days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages proximately caused by us.

Not all types of accounts are eligible for ACH transfers. You may be subject to penalties by the External Financial

Institution, or may suffer negative tax consequences, for certain transactions involving Retirement (401k, IRA, etc.), Savings, Money Market Accounts, Certificates of Deposit, Trusts, Loans, Custodial, Business, Corporate and other types of accounts. It is your responsibility to verify with the External Account owner and the External Financial Institution any restrictions regarding transfers to any External Account that you enroll.

Confidentiality

We will disclose information to third parties about your account or the transfers you make:

- (i) Where it is necessary for completing transfers, or
- (ii) In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
- (iii) In order to comply with government agency or court orders, or
- (iv) If you give us your written permission.

Preauthorized Payments

If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how:

Call us at the number for your Division as set forth above under the heading "Customer Care Center" or write us at the address for your Division as set forth above under the heading "Customer Care Center," in time for us to receive your request 3 Business Days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

Preauthorized Credits

If you have arranged to have direct deposit made to your account at least once every 60 days from the same person or company, then you can call your Division as set forth above under the heading "Customer Contact Center" to find out whether or not the deposit has been made.

Periodic Statements

You will get a monthly account statement (unless there are no transfers in a particular month. In any case you will get the statement at least quarterly).

Fees

Currently, Bank does not charge any fees for using the External Transfer to a Friend service. However, this is subject to change, and Bank reserves the right to impose fees for the External Transfer to a Friend service at any time. There may be fees charged by the External Financial Institution for ACH transactions involving an External Account. You should check with your External Financial Institution for any such fees.

Bank is not responsible for direct, indirect, special or consequential costs, fees, losses, penalties, or other damages those imposed by applicable laws and regulations.

Changes to Fees or Other Terms

We reserve the right to change the fees or other terms described in this Agreement, as set forth in the Digital Banking Service Agreement at any time and from time to time.

Termination of the Service

If, at any time, you wish to terminate your use of the External Transfer to a Friend service for any or all enrolled External Accounts, you will need to immediately discontinue use of the External Transfer to a Friend Service for those External Accounts, cancel any scheduled transactions (whether scheduled or recurring) to those External Accounts, and delete those External Accounts from your Digital Banking profile. (See also Section entitled "Canceling Specific Funds

Transfers.”) You may cancel transactions that are not in-progress through Digital Banking, by calling our Digital Banking Customer Care Center at 1-800-840-4999, or by writing to us at:

Zions Bancorporation, N.A.
Attn: External Transfers to a Friend
P.O. Box 3748
Salt Lake City, UT 84110

Termination of Service with an External Account may be requested by you, or by any other owner or person presenting ownership of that External Account. Notwithstanding your termination of the Service, this Agreement will continue to govern any transactions that cannot be canceled at the time of your termination.

Bank reserves the right to terminate or suspend your access, or any access, to the Service, to cancel any and all transactions, and remove or suspend any or all enrolled External Account for any or no reason, including but not limited to fraud, misuse, kiting, ACH transaction rejects and returns, or any unauthorized access or use of the Service.

Disputes

Any claim or dispute under or in connection with this Agreement, Digital Banking or the External Transfer to a Friend service shall be resolved in the manner set forth in the Zions Bancorporation, N.A. Deposit Account Agreement.