



ACCOUNT DISCLOSURE

ZBA Checking

Date: / /

Account Number:

This disclosure contains the rules that govern your deposit account with us. The words “we”, “our”, and “us” mean the financial institution, and the words “you” and “your” mean the accountholder or anyone with authority to exercise control of this account.

This is a noninterest-bearing checking account for business use. A Business Checking / Operating Account sweep is required for this account.

Available features on this account include:

- Check-writing privileges,
- Online business cash management,
- Telephone banking access,
- ACH / wire transfers,
- Statements with check images, and
- E-Statements.

Minimum Balance Requirements: There is no minimum deposit required to open this account. This account is expected to maintain a zero balance at the end of each day with a sweep set up from the operating account.

Fees That May Be Imposed on the Account: The following fees will be assessed against your account:

- \$25.00 maintenance fee per month;
- \$0.10 per item deposited;
- \$0.10 per deposit ticket;
- \$0.10 per debit; and,
- first 100 checks clearing the account per statement cycle are free; \$0.15 for each additional check clearing the account during a statement cycle.

Please refer to our Schedule of Fees for information on other fees that may apply.

Transaction Limitations: There are no limitations on the number or dollar amount of withdrawals from or deposits to this account.