

Gold Account



Information is current as of October 10, 2025.

This disclosure only summarizes the features of this account and are subject to change. We will notify you in advance of any changes as required by law. For additional terms governing your account, please see the **Deposit Account Agreement** and the **California Bank & Trust Personal Accounts Schedule of Fees** by visiting any branch or online at www.calbanktrust.com.

Account Opening and Usage	
Minimum Deposit Needed to Open Account	\$50
Monthly Service Fee	\$18
How to Avoid the Monthly Service Fee	<p>\$0 monthly service fee if you meet one of the following conditions during the statement month:</p> <ul style="list-style-type: none"> Keep your daily account balance at \$2,500 or above¹ OR Maintain a \$25,000 combined deposit balance² <p>The primary account holder of the Gold Account must be an owner on all linked deposit and personal accounts.</p>
Paper Statement Service <i>(Applies to statements that are printed and mailed)</i>	<p>\$0 for statements printed and mailed. There is no charge for eStatements through online banking.</p>
Earns Interest	No
Account Features	
ATM Access and Fees	<p>\$0 for transactions at ATMs owned by California Bank & Trust or other divisions of Zions Bancorporation, N.A.</p> <p>Unlimited ATM fees waived on this account for transactions at non-Zions Bancorporation, N.A. ATMs when using Visa[®] Debit or ATM Cards.</p> <p>Additional ATM fees may be assessed by operators of ATMs not owned by Zions Bancorporation, N.A.</p> <p>Unlimited ATM operator fee refunds will be provided on this account for transaction charges assessed by non-Zions Bancorporation, N.A. ATM operators when using California Bank & Trust Visa[®] Debit or ATM Cards.</p>
Convenience Services ³	<ul style="list-style-type: none"> Digital Banking with Bill Pay⁴ Mobile Banking with Mobile Check Deposit⁵ Visa[®] Debit card

- Daily Account Balance:** The daily account balance is measured by the amount of funds held in the account at the end of each day.
- Combined Deposit Balance** is the total balance of all your accounts calculated on the business day prior to the statement date for the following types of linked California Bank & Trust consumer deposit accounts: checking; savings; money market; certificate of deposit (CD); and individual retirement account (IRA). The primary account holder of the Gold Account must be an owner on all linked consumer deposit accounts included in the combined deposit balance calculation.
- 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.
- Mobile Banking requires download of the smartphone version of the California Bank & Trust app from the Apple[®] App Store or Google Play[®]. Message and data rates from your wireless provider may apply. Requires enrollment in Online Banking. Please refer to the applicable Rate and Fee Schedule (Schedule of Fees or Service Charge Information). Subject to terms and conditions of the Digital Banking Service Agreement. Trademarks used are the property of their registered owner and California Bank & Trust is neither affiliated with nor endorses these companies or their products/services.
- Mobile Check Deposit requires enrollment in Mobile Banking. Limits apply, see our Digital Banking Service Agreement. Message and data rates from your wireless provider may apply.

Gold Benefits⁶

Cashier's Checks	\$0 for Cashier's Checks purchased from your Gold Account.
Check Orders	\$0 for California Bank & Trust exclusive single wallet or duplicate style checks ordered through California Bank & Trust. ⁷
Interest Rate Bonus	Gold interest rate bonus on linked consumer savings, money markets and other eligible accounts. ⁸ See the California Bank & Trust Deposit Products Rate Sheet for details.
Safe Box	\$0 for standard size (3 x 5 or smaller) safe deposit box annual fee (where available); or \$20 discount towards any larger box (where available). ⁹
Savings & Money Market Accounts	\$0 Monthly Service Fee on linked consumer savings accounts and consumer money market accounts. ¹⁰
Stop Payments	\$0 for Stop Payments on Checks drawn on your Gold Account.
Wires	\$0 for domestic and international incoming wires into your Gold Account.

Card and Lending Benefits

Consumer Loan Rate Discount	0.50% Rate Discount on New Consumer Loans with autopay from your Gold Account. ¹¹
Credit Card Annual Bonus	Receive a Credit Card Annual Bonus equal to 0.25% of your Qualified Net Purchases as a statement credit. ¹²
Mortgage Closing Cost Credit	Receive up to \$1,000 closing cost credit toward a new mortgage loan. ¹³

6. **Gold Benefits:** It may take up to 10 business days before your new relationship rates and benefits are applied and become available.
7. **Check orders** must be placed through California Bank & Trust to qualify. Checks can be ordered through a branch, Online Banking, or Customer Service. Shipping, handling, and tracking fees apply. Exclusions apply.
8. **Gold Interest Rates Bonus:** Gold interest rate bonuses are automatically applied to qualifying interest-bearing deposit accounts when the primary account holder of the Gold Account is also an owner of the linked accounts. See the California Bank & Trust Deposit Products Rate Sheet for more information.
9. **Safe Deposit Boxes:** Safe Deposit Box availability varies by branch. Cannot be used in conjunction with other Safe Deposit Box discounts. The primary account holder of the Gold Account must be a primary owner on the Safe Deposit Box to receive discounts. Limit one discounted box per customer. Discounts will be applied at the time of account opening. Small box sizes include 1x4, 1x5, 1x9, 2x3, 2x4, 2x5, 3x4 or 3x5 where available. Refer to the California Bank & Trust Personal Accounts Schedule of Fees for other Safe Box fees.
10. Monthly service fees are waived on linked accounts when the primary account holder of the Gold Account is also an owner on the linked accounts.
11. **Loan Discount:** Gold Account customers must elect to do autopay from their Gold Account at the time of originating a new loan to qualify for the rate discount. Selected products include Home Equity Line Of Credit, Auto loan, Recreational Vehicle loan, Unsecured Term loan, and Unsecured Line of Credit. Subject to credit approval.
12. **Credit Card Annual Bonus** is for Gold Account holders with an eligible Agility Cash, Vivid Rewards, Clarity, Premier, Elite, and/or Reserve credit card account (the "CC Account(s)"). Annually, customers with an open and positive Available Balance in their Gold Account as of December 31 and at the time of calculation (by February 28 of the following year), receive 0.25% [per dollar] of their Active and in Good Standing CC Account(s)' previous calendar year's Qualified Net Purchases as a credit card statement credit (the "Credit"). The Credit is considered final. Ineligible Transactions, such as cash advances, balance transfers, and reversed transactions, are ineligible for the Credit. The Credit does not qualify as a payment on CC Account(s). The Credit is offered in the sole discretion of Zions Bancorporation, N.A. ("Bank") and may be changed or discontinued at any time with or without notice. The Bank reserves the right to decline to enroll or terminate your enrollment. These Terms and Conditions are part of your Consumer Credit Card Agreement with the Bank, and are in addition to and incorporate the definitions, terms, and conditions of your relevant CC Account(s) agreements (Agility Cash, Vivid Rewards, etc.), the Deposit Account Agreement, and the Gold Account Disclosure. Credit Cards are subject to credit approval. Terms, conditions and restrictions apply. See a banker for details.
13. **Mortgage Loans:** Loans subject to credit approval. Terms and conditions apply. See banker for details. Limit one per customer. Eligible loans will receive \$250 in closing cost credit for every \$100,000 borrowed, not to exceed \$1,000. The closing cost credit is available on mortgage loans including Conforming/Conventional Fannie Mae or Freddie Mac, FHA, VA, USDA, Jumbo Fixed, and some Portfolio Loan Programs. For information on loan amounts that qualify as jumbo loans, please consult with a banker. Does not include Home Refinance Loans and Home Equity Credit Lines. Offer is subject to change at any time. Credit is applied at time of loan closing consummation.

Overdraft Fees, Practices, and Services

Insufficient Funds (NSF) Fee	\$0 if the bank returns or declines a transaction that will overdraw the account.
Overdraft Fee	<p>\$29 per item if the bank pays any of the following:</p> <ul style="list-style-type: none"> • An ATM or Everyday Debit Card Transaction that overdraws your account - if you have opted in to our Debit Card Overdraft Service.¹⁴ • A Recurring Debit Card Transaction that overdraws your account.¹⁵ • A debit transaction - for example a check, ACH, or wire transaction - that overdraws your account. <p>We will charge your account no more than five per-item Overdraft fees on any business day. We will not charge any per-item Overdraft 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 Services: At our discretion, we may authorize and pay checks, ACH, Recurring Debit Card Transactions, and other items that overdraw your account. Payment of these items may result in Overdraft 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 opt in to our Debit Card Overdraft Service, we may, at our discretion, authorize and pay ATM or Everyday Debit Card Transactions that overdraw your account. Payment of these items may result in Overdraft fees as disclosed above.</p> <p>Overdraft Protection Options: 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 services and/or debit card overdraft service. See your Deposit Account Agreement for details.</p>
Overdraft Protection Transfer Fee	<p>\$0 for Overdraft Deposit Transfers into the Gold Account.</p> <p>\$0 for Flex-Line Credit Transfers into the Gold Account.</p>

Transaction Processing

Deposit and Withdrawal Posting Information	<p>Transactions are posted chronologically throughout the business day, whether they are deposits (credits) or withdrawals (debits), in one of two ways:</p> <ol style="list-style-type: none"> 1) In-branch transactions, digital banking transactions, ATM transactions, wires, and Point-of-Sale PIN-based debit card transactions are immediately posted to the Bank's processing system at the time they are conducted; 2) Point-of-Sale signature-based debit card transactions, Automated Clearing House (ACH) transactions, "federal in-clearing checks" (checks drawn on your account but deposited at another bank), remotely deposited checks, lockbox transactions, and transactions processed by a Division of Zions Bancorporation, N.A. other than the Division that holds your account) are first grouped into batches of like transactions then posted at regular intervals (usually hourly). <p>Both ways of Real Time Processing pause at an End-of-Day Cutoff Point but resume the following business day. Interest is calculated and balances are determined (including balances for statement purposes, the Available Balance, any Overdrafts, or Insufficient Funds), at the End-of-Day Cutoff Point. For more details see your Deposit Account Agreement.</p>
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14. **Everyday Debit Card Transaction:** A one-time transaction or purchase in which the cardholder provides their California Bank & Trust debit card or debit card number to a merchant for payment of goods or services that are not recurring. Each payment is normally authorized (confirmed) by you (usually with a PIN or cardholder's signature) at the time of the transaction or purchase. We are authorized to rely on the originating bank's or the merchant's coding of the transaction as an Everyday Debit Card Transaction for all purposes, including refusing or paying the charge and assessing the applicable fee if the account has an insufficient Available Balance.
15. **Recurring Debit Card Transaction:** A debit card transaction made on a regular basis, such as setting up your debit card to pay monthly bills. We are authorized to rely on the originating bank's or merchant's coding of the transaction as a Recurring Debit Card Transaction for all purposes, including refusing or paying the charge and assessing the applicable fee if the account has an insufficient Available Balance.

Zions Wealth Investment Account

Zions Wealth Investment Account Cash Reward

Earn a cash reward when you extend your Gold relationship to a new Zions Wealth Investment Account. Cash reward benefits may change at any time. See your banker if you would like to speak to a Zions Wealth professional for details.¹⁶

16. **Zions Wealth Investment Account Cash Reward (“Cash Reward”):** You may be eligible for a one-time Cash Reward when your relationship includes a qualifying Gold Account and you fund a new Zions Wealth Investment Account (“Investment Account”). The Cash Reward amount will be based on the Average Balance in your Investment Account -- after your Investment Account has been opened for 120 calendar days, we will look back to determine the average balance of your Investment Account over the 90-day period immediately preceding the date of our review (“Lookback Period”). Where the Average Balance during the Lookback Period is at least \$50,000, the Investment Account qualifies for a Cash Reward of \$125; \$150,000 qualifies for a Cash Reward of \$250; and \$250,000 qualifies for a Cash Reward of \$500. Qualifying new assets must consist of net-new cash and securities deposited into the new Investment Account, excluding any existing brokerage accounts or other assets held by (or transferred from) Zions Wealth -- assets transferred from other Zions Wealth investment accounts do not qualify as new assets and will not be aggregated for purposes of determining your Average Balance. Further, To be eligible for the Cash Reward, the primary owner of the Investment Account must be a sole or joint owner of an open Gold Account on the day the Average Balance and amount of the Cash Award is determined and such Gold Account must have maintained a positive available balance (daily) for the duration of the Lookback Period. Once eligibility for the Cash Reward is confirmed, it will be paid to the Gold Account owned by the Investment Account primary owner/holder within 30 calendar days of the date we determined the Average Balance and Cash Reward amount. Ownership is determined based on tax identification number on the date we review to determine Average Balance. There is a limit of one Cash Reward per person and only one Cash Reward will be paid per Investment Account opened under any single tax identification number. Zions Bancorporation reserves the right to change or cancel this offer at any time, without notice.

The value of the Cash Reward you receive may constitute taxable income. All tax liabilities, if any, associated with the benefits are the responsibility of the recipient, and the recipient may receive an IRS tax reporting statement that includes the approximate retail value of the benefits. If tax documentation including a valid W-9 or W-8 is not completed, the Cash Reward may be forfeited. Information provided is not intended to be and should not be construed to be tax advice. Zions Bancorporation and its affiliates and associates do not provide tax advice. Clients should consult their tax advisor regarding their individual tax situations, including the tax effects of any investment recommendations.

Trust and fiduciary investment services are provided through Zions Wealth, a division of Zions Bancorporation, N.A. Amegy Bank, California Bank & Trust, The Commerce Bank of the Northwest (either individually or collectively “The Commerce Bank of Oregon” and/or “The Commerce Bank of Washington”), National Bank of Arizona, Nevada State Bank, Vectra Bank Colorado, and Zions Bank are divisions of Zions Bancorporation, N.A. **Investment products are not insured by the FDIC or any federal or state governmental agency, are not deposits or other obligations of, or guaranteed by, Zions Bancorporation, N.A. or its divisions, and are subject to investment risks, including possible loss of the principal amount invested.**