

OnBudget Banking



Information is current as of March 4, 2026.

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	\$25
Monthly Service Fee	\$5 \$0 for customers 25 years old and younger ¹
Paper Statement Service <i>(Applies to statements that are printed and mailed)</i>	\$2 for statements printed and mailed. There is no charge for eStatements through Digital Banking.
Account Restrictions	To prevent any issues with unpaid checks, this account does not support check writing, and you cannot order checks for it. However, you are welcome to deposit checks into this account.
Earns Interest	No
Account Features	
ATM Access	\$0 for transactions at ATMs owned by California Bank & Trust or other divisions of Zions Bancorporation, N.A. California Bank & Trust Bank Fees apply to transactions at ATMs not owned by Zions Bancorporation, N.A. See the California Bank & Trust Personal Accounts Schedule of Fees for details. Additional ATM fees may be assessed by operators of ATMs not owned by Zions Bancorporation, N.A.
Convenience Services ²	Digital Banking ³ Mobile Banking with Mobile Check Deposit ⁴ Visa [®] Debit card \$0 for Cashier's Checks

- 25 years old or younger:** An account holder must be 25 years old or younger for the monthly service fee to be waived. This benefit will terminate at the end of the statement cycle in which all account holders turn 26 years old.
- 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.

Overdraft Fees, Practices, and Services

Overdraft Fee	<p>Not Applicable</p> <p>We do not charge Overdraft Fees on this account. We will generally return or decline a transaction that will overdraw the account. If, at our discretion, we pay a transaction against a negative balance then you will not be charged an Overdraft Fee.</p>
Overdraft Practices and Services	<p>Standard Overdraft Services are not available on this account. In addition, Debit Card Overdraft Service is not available on this account. See your Deposit Account Agreement for information about these services.</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 allow you to draw on funds from another account to cover an overdraft transaction. See your Deposit Account Agreement and Personal Schedule of Fees for details.</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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