

IRA Money Market



For important 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 www.calbanktrust.com. Information current

Account Opening and Usage	
Minimum deposit needed to open account	\$100
Monthly Service Fee	\$0
Withdrawal Limits	There is a limit of six (6) withdrawals in a monthly statement cycle if the withdrawals are pre-authorized or made by telephone transfer to another account. Withdrawals by debit card, check, ATM, or online or mobile transfer of funds are not allowed on IRA Money Markets. However, you may make an unlimited number of withdrawals from your account in person or by mail.
Interest and Payment	
Earns Interest	<p>Yes - This product has a variable interest rate. See the CB&T Deposit Products Rate Sheet for details.¹</p> <p>Interest compounds daily and will be credited to your account monthly. If you close your account before interest is credited, you will not receive accrued interest. Interest begins to accrue no later than the business day we receive credit for the deposit of checks. See your Deposit Account Agreement for more information on how interest accrues.</p>
Individual Retirement Account (IRA) Information	
IRA Tax Notice	Individual Retirement Accounts or Arrangements (IRAs) may impact your tax liability. You assume responsibility for any adverse consequences which may rise from this account. Please refer to the Custodial Agreement for additional information regarding tax treatment on your account. Zions Bancorporation, N.A. does not provide tax advice. All applicable IRA contributions and distributions will be reported to you and to the IRS and applicable state agencies as required by applicable law and/or regulation.
Withholding Elections	If you fail to provide tax withholding elections prior to distribution from your IRA, we may withhold taxes at the mandatory federal and applicable state rates.
IRA Contributions and Withdrawals	<p>IRA maximum contributions may apply. Please refer to the separately provided Custodial Agreement for more information. All withdrawals will be subject to any applicable tax and other laws and regulations, including early withdrawal penalties, any withholding requirements, and any additional service fees.</p> <p>Other deposit and withdrawals limits may apply such as those disclosed in this document.</p>

1. **Variable interest rate:** Your interest rate and annual percentage yield (APY) may change at our discretion at any time without notice. The APY assumes that interest paid remains in the account. A withdrawal will reduce earnings. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the collected balance in your account each day. See your Deposit Account Agreement for more information on how interest is calculated using the “daily balance method.”

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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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 details.
Other Fees	Please contact us regarding fees for services not listed.

IRA FINANCIAL DISCLOSURE

The term IRA will be used below to mean Traditional IRA, Roth IRA, and SIMPLE IRA, unless otherwise specified.

The charts below give projections of the value of your IRA by showing the amount available at the end of each year. These projections assume an interest rate of .01%, compounded daily. If you have invested your IRA in a time deposit, a loss-of-earnings penalty may be charged against a withdrawal before maturity. A transaction fee may also apply to your IRA. A \$15 Annual Service Fee per plan holder may apply.

The Regular Contribution chart assumes that an annual contribution of \$1,000 is made on the first day of each year. The Rollover, Transfer, or Conversion* chart assumes that a one-time deposit of \$1,000 is made on the first day of the first year.

REGULAR CONTRIBUTION					ROLLOVER, TRANSFER, OR CONVERSION*				
FINANCIAL PROJECTIONS WITH .01% RATE OF INTEREST					FINANCIAL PROJECTIONS WITH .01% RATE OF INTEREST				
NO. YRS	ACCOUNT VALUE	30 DAY PENALTY	90 DAY PENALTY	180 DAY PENALTY	NO. YRS	ACCOUNT VALUE	30 DAY PENALTY	90 DAY PENALTY	180 DAY PENALTY
1	\$985.10	\$985.09	\$985.08	\$985.05	1	\$985.10	\$985.09	\$985.08	\$985.05
2	1,970.30	1,970.28	1,970.25	1,970.20	2	970.20	970.19	970.17	970.15
3	2,955.60	2,955.57	2,955.52	2,955.45	3	955.30	955.29	955.27	955.25
4	3,940.99	3,940.96	3,940.89	3,940.80	4	940.39	940.38	940.37	940.34
5	4,926.49	4,926.44	4,926.36	4,926.24	5	925.49	925.48	925.46	925.44
6	5,912.08	5,912.03	5,911.93	5,911.79	6	910.58	910.57	910.56	910.53
7	6,897.77	6,897.71	6,897.60	6,897.43	7	895.67	895.66	895.65	895.62
8	7,883.56	7,883.49	7,883.36	7,883.17	8	880.76	880.75	880.74	880.71
9	8,869.45	8,869.37	8,869.23	8,869.01	9	865.85	865.84	865.83	865.80
10	9,855.43	9,855.35	9,855.19	9,854.95	10	850.93	850.93	850.91	850.89
11	10,841.52	10,841.43	10,841.25	10,840.99	11	836.02	836.01	836.00	835.98
12	11,827.70	11,827.61	11,827.41	11,827.12	12	821.10	821.09	821.08	821.06
13	12,813.99	12,813.88	12,813.67	12,813.36	13	806.18	806.18	806.16	806.14
14	13,800.37	13,800.26	13,800.03	13,799.69	14	791.26	791.26	791.24	791.23
15	14,786.85	14,786.73	14,786.48	14,786.12	15	776.34	776.34	776.32	776.31
16	15,773.43	15,773.30	15,773.04	15,772.65	16	761.42	761.41	761.40	761.38
17	16,760.10	16,759.97	16,759.69	16,759.28	17	746.50	746.49	746.48	746.46
18	17,746.88	17,746.74	17,746.44	17,746.01	18	731.57	731.57	731.55	731.54
19	18,733.76	18,733.60	18,733.29	18,732.83	19	716.65	716.64	716.63	716.61
20	19,720.73	19,720.57	19,720.24	19,719.76	20	701.72	701.71	701.70	701.68
21	20,707.80	20,707.63	20,707.29	20,706.78	21	686.79	686.78	686.77	686.75
22	21,694.97	21,694.79	21,694.44	21,693.90	22	671.86	671.85	671.84	671.82
23	22,682.24	22,682.06	22,681.68	22,681.12	23	656.92	656.91	656.91	656.89
24	23,669.61	23,669.42	23,669.03	23,668.44	24	641.99	641.98	641.97	641.96
25	24,657.08	24,656.87	24,656.47	24,655.86	25	627.05	627.05	627.04	627.02
26	25,644.64	25,644.43	25,644.01	25,643.38	26	612.12	612.11	612.10	612.09
27	26,632.31	26,632.09	26,631.65	26,630.99	27	597.18	597.17	597.16	597.14
28	27,620.07	27,619.84	27,619.39	27,618.71	28	582.24	582.23	582.22	582.21
29	28,607.93	28,607.70	28,607.23	28,606.52	29	567.29	567.29	567.28	567.27
30	29,595.89	29,595.65	29,595.16	29,594.43	30	552.35	552.34	552.34	552.32
31	30,583.95	30,583.70	30,583.20	30,582.45	31	537.41	537.40	537.39	537.38
32	31,572.11	31,571.85	31,571.33	31,570.56	32	522.46	522.46	522.45	522.43
33	32,560.37	32,560.10	32,559.57	32,558.76	33	507.51	507.51	507.50	507.49
34	33,548.73	33,548.45	33,547.90	33,547.07	34	492.56	492.56	492.55	492.54
35	34,537.18	34,536.90	34,536.33	34,535.48	35	477.61	477.61	477.60	477.59
36	35,525.73	35,525.44	35,524.86	35,523.98	36	462.66	462.66	462.65	462.64
37	36,514.39	36,514.09	36,513.49	36,512.59	37	447.71	447.70	447.70	447.68
38	37,503.14	37,502.83	37,502.21	37,501.29	38	432.75	432.75	432.74	432.73
39	38,491.99	38,491.67	38,491.04	38,490.09	39	417.79	417.79	417.78	417.77
40	39,480.94	39,480.61	39,479.97	39,478.99	40	402.84	402.83	402.83	402.82
41	40,469.99	40,469.65	40,469.00	40,467.99	41	387.88	387.87	387.87	387.86
42	41,459.13	41,458.79	41,458.11	41,457.09	42	372.92	372.91	372.91	372.90
43	42,448.38	42,448.03	42,447.33	42,446.29	43	357.95	357.95	357.94	357.94
44	43,437.73	43,437.37	43,436.65	43,435.58	44	342.99	342.99	342.98	342.97
45	44,427.17	44,426.80	44,426.07	44,424.98	45	328.02	328.02	328.01	328.01
46	45,416.71	45,416.34	45,415.59	45,414.47	46	313.06	313.05	313.05	313.04
47	46,406.35	46,405.97	46,405.21	46,404.07	47	298.09	298.09	298.08	298.07
48	47,396.10	47,395.71	47,394.93	47,393.76	48	283.12	283.11	283.11	283.10
49	48,385.94	48,385.54	48,384.74	48,383.55	49	268.15	268.14	268.14	268.13
50	49,375.87	49,375.47	49,374.66	49,373.44	50	253.17	253.17	253.17	253.16
51	50,365.91	50,365.50	50,364.67	50,363.43	51	238.20	238.20	238.19	238.19
52	51,356.05	51,355.63	51,354.78	51,353.52	52	223.22	223.22	223.22	223.21
53	52,346.28	52,345.85	52,344.99	52,343.70	53	208.24	208.24	208.24	208.23
54	53,336.62	53,336.18	53,335.30	53,333.99	54	193.26	193.26	193.26	193.25
55	54,327.05	54,326.61	54,325.71	54,324.37	55	178.28	178.28	178.28	178.27
56	55,317.59	55,317.13	55,316.22	55,314.86	56	163.30	163.30	163.30	163.29
57	56,308.22	56,307.76	56,306.83	56,305.44	57	148.32	148.32	148.31	148.31
58	57,298.95	57,298.48	57,297.54	57,296.12	58	133.33	133.33	133.33	133.33
59	58,289.78	58,289.30	58,288.34	58,286.91	59	118.35	118.34	118.34	118.34
60	59,280.71	59,280.22	59,279.25	59,277.79	60	103.36	103.36	103.36	103.35
61	60,271.74	60,271.24	60,270.25	60,268.77	61	88.37	88.37	88.37	88.36
62	61,262.87	61,262.36	61,261.35	61,259.84	62	73.38	73.38	73.38	73.37

*Conversion applies to Roth IRAs only

ADDITIONAL FINANCIAL DISCLOSURE INFORMATION

The account values shown are projections based on many assumptions. They are not guaranteed, but depend upon many factors, including the interest rates and terms of future funding instruments.

We charge a \$15 annual service fee per plan and may charge you fees in connection with your IRA. If we do not charge these fees now, we may do so in the future after giving you notice. If you do not pay these fees separately, they may be paid from the assets of your IRA.

Additional fees and/or penalties may apply. Please refer to the Account Disclosure and Personal Service Charge Information, or speak with a banker for more details.

The Age Projected Chart below provide projections by showing the amount at the end of each year. These projections assume an interest rate of .01%, compounded daily. If you have invested your IRA in a time deposit, a loss-of earnings penalty may be charged against a withdrawal before maturity. A transaction fee may also apply to your IRA. A \$15 Annual Service Fee per plan holder may apply.

The regular contribution chart assumes that an annual contribution of \$1,000 is made on the first day of each year. The Rollover, Transfer, or Conversion* chart assumes that a one-time deposit of \$1,000 is made on the first day of the first year.

The Five Year Projected Value Chart gives a projection of the value of your IRA for the first five years by showing the amount at the end of each of those years.

To find the value at the end of a particular year, locate your present age in the chart below. Then move right to find the projected value of your IRA for the years you reach age 60, 65, or 70. These are only projections, not guaranteed amounts. The future value of your IRA will depend on many factors.

First Five Year Projected Value Chart

REGULAR CONTRIBUTION	
Year	
1	\$985.10
2	1,970.30
3	2,955.60
4	3,940.99
5	4,926.49

ROLLOVER, TRANSFER, OR CONVERSION	
Year	
1	\$985.10
2	970.20
3	955.30
4	940.39
5	925.49

Age Projected Value Chart

REGULAR CONTRIBUTION				
FINANCIAL PROJECTIONS WITH .01% RATE OF INTEREST				
Present Age	60	65	70	
18	\$42,448.38	\$47,396.10	\$52,346.28	
19	41,459.13	46,406.35	51,356.05	
20	40,469.99	45,416.71	50,365.91	
21	39,480.94	44,427.17	49,375.87	
22	38,491.99	43,437.73	48,385.94	
23	37,503.14	42,448.38	47,396.10	
24	36,514.39	41,459.13	46,406.35	
25	35,525.73	40,469.99	45,416.71	
26	34,537.18	39,480.94	44,427.17	
27	33,548.73	38,491.99	43,437.73	
28	32,560.37	37,503.14	42,448.38	
29	31,572.11	36,514.39	41,459.13	
30	30,583.95	35,525.73	40,469.99	
31	29,595.89	34,537.18	39,480.94	
32	28,607.93	33,548.73	38,491.99	
33	27,620.07	32,560.37	37,503.14	
34	26,632.31	31,572.11	36,514.39	
35	25,644.64	30,583.95	35,525.73	
36	24,657.08	29,595.89	34,537.18	
37	23,669.61	28,607.93	33,548.73	
38	22,682.24	27,620.07	32,560.37	
39	21,694.97	26,632.31	31,572.11	
40	20,707.80	25,644.64	30,583.95	
41	19,720.73	24,657.08	29,595.89	
42	18,733.76	23,669.61	28,607.93	
43	17,746.88	22,682.24	27,620.07	
44	16,760.10	21,694.97	26,632.31	
45	15,773.43	20,707.80	25,644.64	
46	14,786.85	19,720.73	24,657.08	
47	13,800.37	18,733.76	23,669.61	
48	12,813.99	17,746.88	22,682.24	
49	11,827.70	16,760.10	21,694.97	
50	10,841.52	15,773.43	20,707.80	
51	9,855.43	14,786.85	19,720.73	
52	8,869.45	13,800.37	18,733.76	
53	7,883.56	12,813.99	17,746.88	
54	6,897.77	11,827.70	16,760.10	
55	5,912.08	10,841.52	15,773.43	
56	4,926.49	9,855.43	14,786.85	
57	3,940.99	8,869.45	13,800.37	
58	2,955.60	7,883.56	12,813.99	
59	1,970.30	6,897.77	11,827.70	
60	985.10	5,912.08	10,841.52	
61	N/A	4,926.49	9,855.43	
62	N/A	3,940.99	8,869.45	
63	N/A	2,955.60	7,883.56	
64	N/A	1,970.30	6,897.77	
65	N/A	985.10	5,912.08	
66	N/A	N/A	4,926.49	
67	N/A	N/A	3,940.99	
68	N/A	N/A	2,955.60	
69	N/A	N/A	1,970.30	
70	N/A	N/A	985.10	

ROLLOVER, TRANSFER, OR CONVERSION*				
FINANCIAL PROJECTIONS WITH .01% RATE OF INTEREST				
Present Age	60	65	70	
18	\$337.95	\$283.12	\$208.24	
19	372.92	298.09	223.22	
20	387.88	313.06	238.20	
21	402.84	328.02	253.17	
22	417.79	342.99	268.15	
23	432.75	357.95	283.12	
24	447.71	372.92	298.09	
25	462.66	387.88	313.06	
26	477.61	402.84	328.02	
27	492.56	417.79	342.99	
28	507.51	432.75	357.95	
29	522.46	447.71	372.92	
30	537.41	462.66	387.88	
31	552.35	477.61	402.84	
32	567.29	492.56	417.79	
33	582.24	507.51	432.75	
34	597.18	522.46	447.71	
35	612.12	537.41	462.66	
36	627.07	552.35	477.61	
37	642.01	567.29	492.56	
38	656.92	582.24	507.51	
39	671.86	597.18	522.46	
40	686.79	612.12	537.41	
41	701.72	627.07	552.35	
42	716.65	642.01	567.29	
43	731.57	656.92	582.24	
44	746.50	671.86	597.18	
45	761.42	686.79	612.12	
46	776.34	701.72	627.07	
47	791.26	716.65	642.01	
48	806.18	731.57	656.92	
49	821.10	746.50	671.86	
50	836.02	761.42	686.79	
51	850.93	776.34	701.72	
52	865.85	791.26	716.65	
53	880.76	806.18	731.57	
54	895.67	821.10	746.50	
55	910.58	836.02	761.42	
56	925.49	850.93	776.34	
57	940.39	865.85	791.26	
58	955.30	880.76	806.18	
59	970.20	895.67	821.10	
60	985.10	910.58	836.02	
61	N/A	925.49	850.93	
62	N/A	940.39	865.85	
63	N/A	955.30	880.76	
64	N/A	970.20	895.67	
65	N/A	985.10	910.58	
66	N/A	N/A	925.49	
67	N/A	N/A	940.39	
68	N/A	N/A	955.30	
69	N/A	N/A	970.20	
70	N/A	N/A	985.10	

ADDITIONAL FINANCIAL DISCLOSURE INFORMATION

The account values shown are projections based on many assumptions. They are not guaranteed, but depend upon many factors, including the interest rates and terms of future funding instruments.

We charge a \$15 annual service fee per plan and may charge you fees in connection with your IRA. If we do not charge these fees now, we may do so in the future after giving you notice. If you do not pay these fees separately, they may be paid from the assets of your IRA.

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