

ZiFi® Business Accounts

Schedule of Fees



April 1, 2026			
Deposit accounts are subject to the following charges for services. Fees are subject to change.			
Business Checking			
Online Banking	Business Online Banking Access	\$0	Fees Associated with Online Banking
Overdraft Transaction	Overdraft Fee	\$0	A fee or the assessment of a fee is subject to change upon notification.
Stop Payments	Stop Payment Fee	\$0	Stop Payments are offered for ACH only.
ATM / Business Debit Card Services	ZiFi Network ATM Transactions	N/A	ZiFi does not currently have a network of ATMs.
	Zions and Non-Zions Bancorporation Networks ATM Transaction	Varies	Additional surcharges may be assessed by Zions Bancorporation and Non-Zions Bancorporation ATM operators. ZiFi does not assess ATM transaction fees.
	Foreign Transaction Fee (whether originated in or outside the U.S.) / Foreign ATM Cash Withdrawals	1% - 3% (US\$)	Percentage of Total Transaction Amount in US Dollars. 1% - STAR Network 3% - Visa Network
	Expedited Card Shipping Fee	\$35	Expedited service for each card delivery within 2 business days.
Charged Off Accounts	Interest Rate	18%	Annual interest rate on the overdraft (or negative) balance of a charged-off account. See ZiFi Deposit Agreement for additional details.