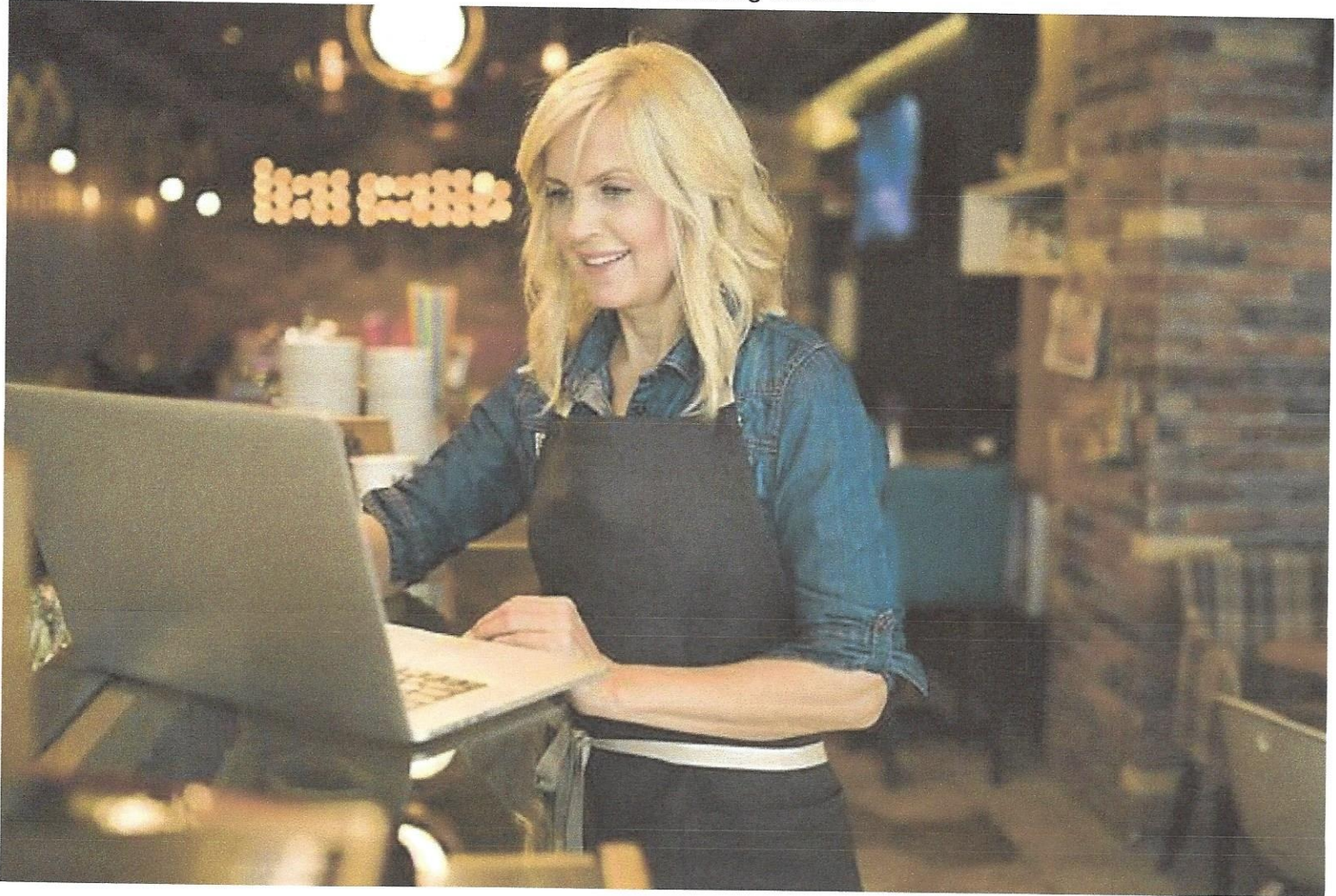




Business banking / Business bank accounts / Business checking accounts



BUSINESS CHECKING ACCOUNTS

Simplify money management with business checking that works for you.

Accounts for most businesses

Transactions include teller deposits, ATM deposits, and check and debit card purchases.

SILVER BUSINESS CHECKING PACKAGE

Best for small or new businesses with basic banking needs

\$0 monthly maintenance fee

125 free transactions per month¹

\$0.50 fee for each additional transaction

[Apply now](#)

[Learn more](#)

GOLD BUSINESS CHECKING PACKAGE

Best for growing businesses with more banking activity

\$20 monthly maintenance fee, waivable

300 free transactions per month¹

\$0.45 fee for each additional transaction

[Apply now](#)

[Learn more](#)

PLATINUM BUSINESS CHECKING PACKAGE

Best for mature businesses with higher balances

\$30 monthly maintenance fee, waivable

500 free transactions per month¹

\$0.40 fee for each additional transaction

[Apply now](#)

[Learn more](#)

Specialty accounts

NONPROFIT CHECKING ACCOUNT

\$0 monthly maintenance fee
1800 free transactions annually²
\$0.50 fee for each additional transaction

[Find a branch](#)

[Learn more](#)

PREMIUM BUSINESS CHECKING ACCOUNT

Premium services for complex banking needs

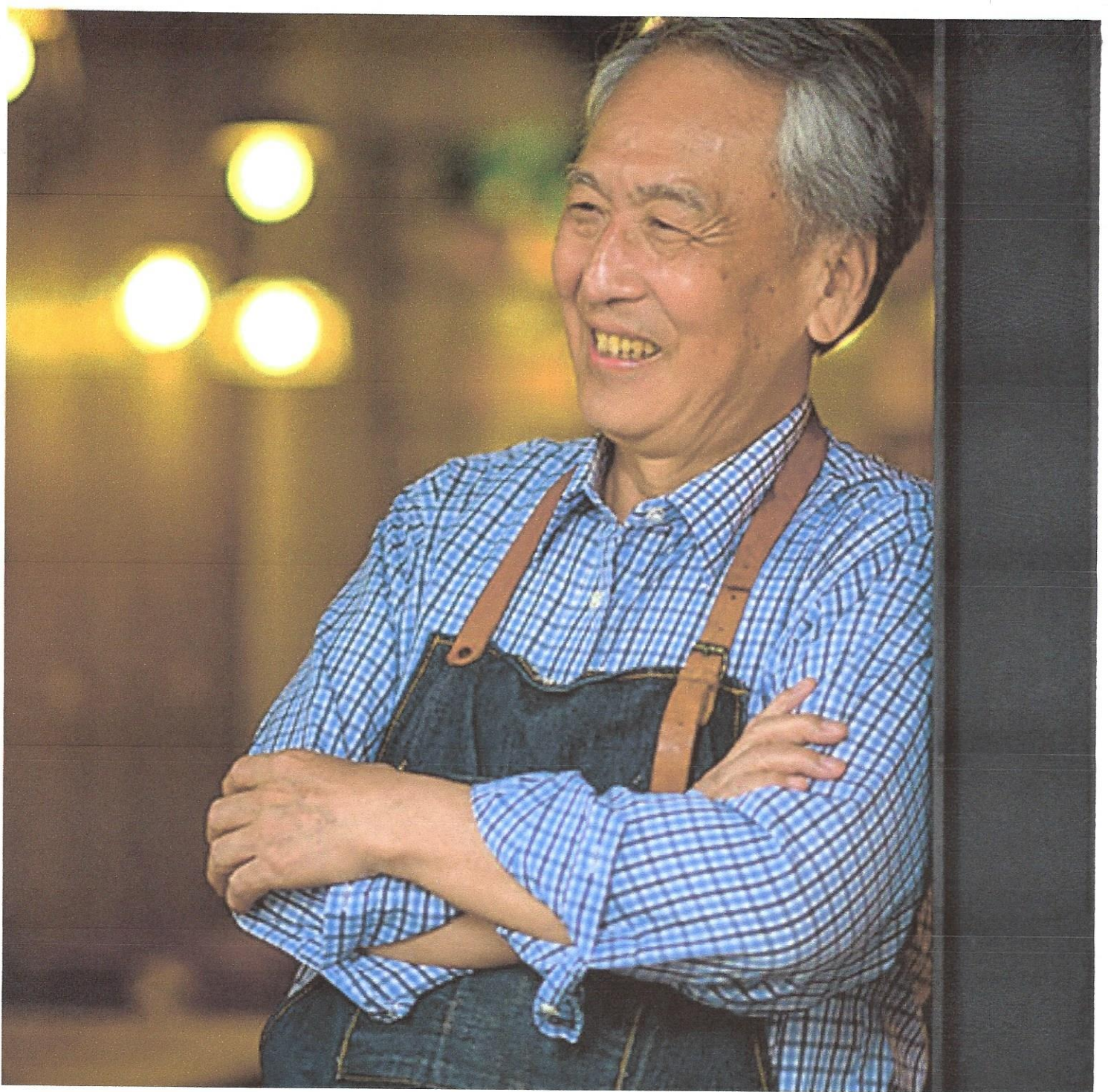
Analyzed account³
Earn credit on qualifying balances
24/7 telephone support

[Find a branch](#)

[Learn more](#)

How to waive the monthly maintenance fees

- > [Gold Business Checking Package](#)
- > [Platinum Business Checking Package](#)
- > [Premium Business Checking Account](#)



Need a recommendation?

Simply answer a few questions to see which business checking account may meet your needs.



Compare business checking accounts.

Get an in-depth look at the finer details of all our business checking accounts, side by side.

[Compare all business checking accounts >](#)



Switch to U.S. Bank business checking.

Use our EZ Switch Kit for a seamless transition to your new U.S. Bank business checking account.

[Download the EZ Switch Kit >](#)

All our business checking accounts include:

U.S. Bank Visa[®] debit card

No-fee transactions at [U.S. Bank ATMs⁶](#)

Online and mobile banking with [mobile check deposit⁷](#)

Access to [business services](#) and [payment products](#)



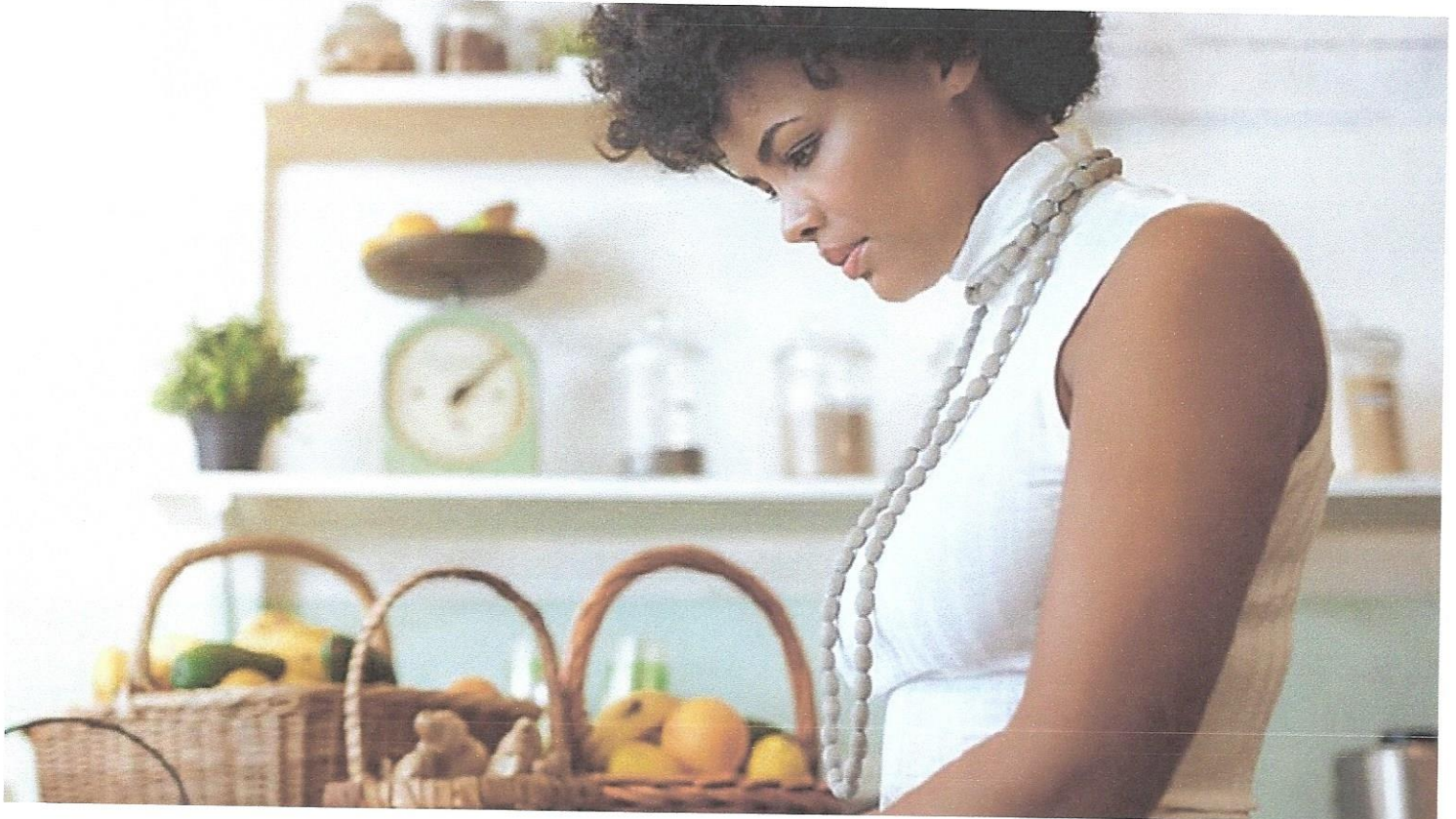
More questions about business checking or handling cash flow? We have answers.



Eight ways small business owners manage cash flow

Ambition and unique vision aren't all you need to have a successful small business. Keeping track of the day-to-day details is also required.

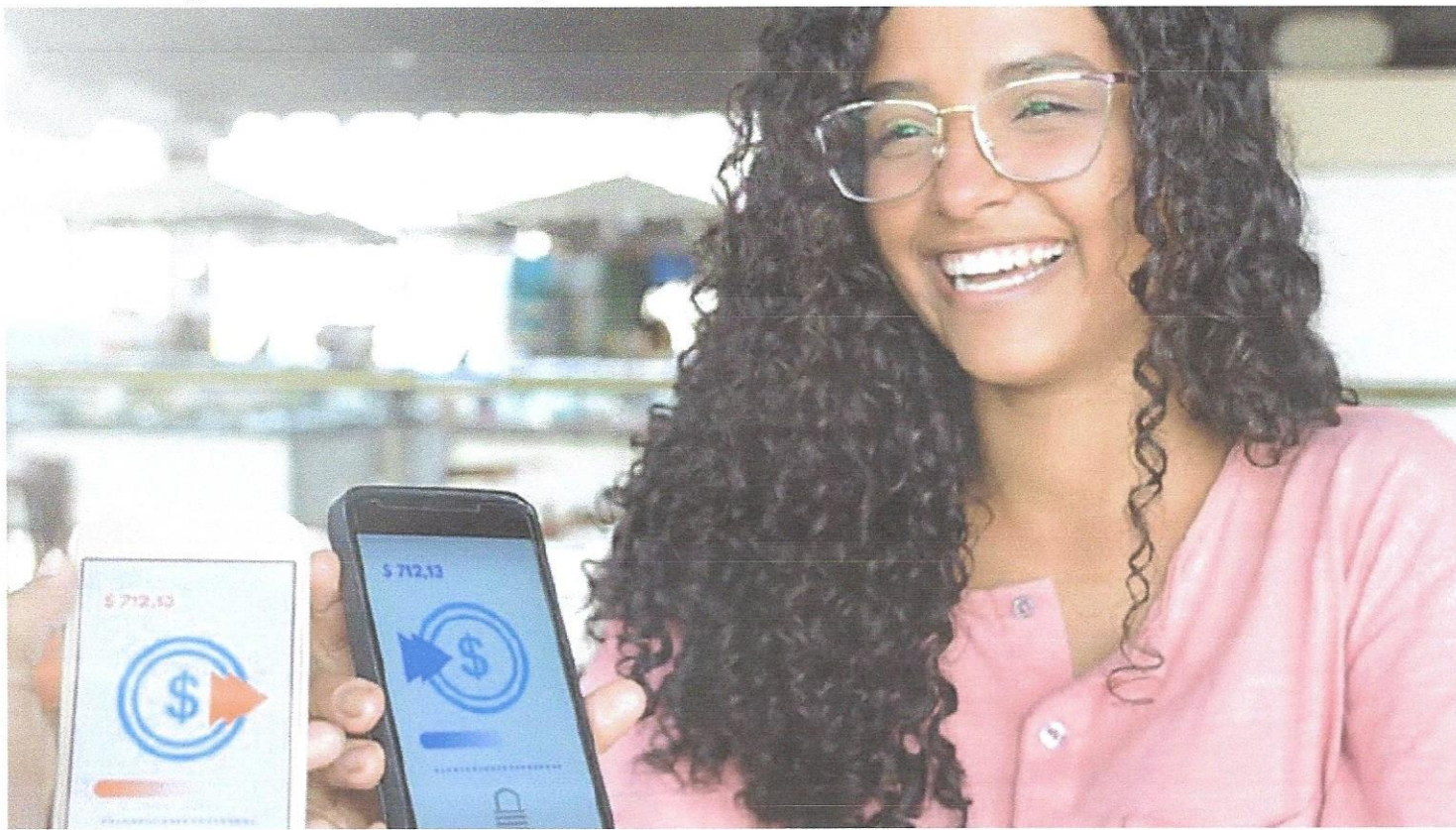
Learn more about managing cash flow >



Does a side business really need a bank account?

Once a hobby morphs into a small business, you may find it needs its own business bank account. Here are five reasons why.

Reasons to get a business checking account >



Three awkward situations Zelle can help avoid

Whether someone owes you money or you need to manage payroll, mobile payments can solve money matters for small businesses in minutes.

[Learn about using Zelle >](#)

Top FAQ

> [What do I need to open a business checking account?](#)

> [How do I choose a business checking account?](#)

> [How do I endorse a business check?](#)

READY TO GET STARTED?



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[Request a call >](#)



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-
1. A transaction includes deposits and other credits, checks paid and other debits, ACH and deposited items, and signature and PIN-based purchases made with a U.S. Bank Business Debit Card. The U.S. Bank Business Debit Card is issued by U.S. Bank National Association, pursuant to a license from Visa U.S.A. Inc.
 2. Transactions are \$0.50 each once free transactions are surpassed. A Transaction includes deposits and other credits, checks paid and other debits, ACH and deposited items, and signature and PIN-based purchases made with a U.S. Bank Business Debit Card. The U.S. Bank Business Debit Card is issued by U.S. Bank National Association, pursuant to a license from Visa U.S.A. Inc.
 3. Analyzed accounts are eligible for earned credits to offset transaction, maintenance and other fees associated with account activity. Visit a U.S. Bank branch for more details.

4. Business deposit balances only. Balances will be verified 2 days prior to the last day of your statement cycle.
5. Business credit outstanding balances only. Balances will be verified 2 days prior to the last day of your statement cycle.
6. **No fee at Non-U.S. Bank ATMs** – Non-U.S. Bank ATM owners may apply a surcharge fee unless they participate in the MoneyPass® Network. To find MoneyPass ATM locations, select “Show MoneyPass® ATM Network locations” in the **ATM locator**.
7. Eligibility requirements and restrictions apply. Please refer to the **Digital Services Agreement [PDF]** for more information.

Deposit products are offered by U.S. Bank National Association. Member FDIC.

Credit products offered by U.S. Bank National Association and are subject to normal credit approval and program guidelines.

See the U.S. Bank *Your Deposit Account Agreement* booklet for additional disclosures applicable to deposit accounts. Other conditions and restrictions may apply. Terms may change without notice. For the most current information about packages and benefits available, contact your banker.

U.S. Bank, 800 Nicollet Mall, Minneapolis, MN 55402

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COMPARE BUSINESS CHECKING ACCOUNTS

Compare Accounts, Educate Yourself, Save

Whatever your business needs, we have a checking account designed for you. To start you on the right path we've created a comparison table so you can find the best checking account for your financial needs. If you're still not sure which checking account is best for your business, [contact](#) a Zions Bank financial advisor today.

If you don't see your current business checking account listed, look for it at our [legacy accounts](#).

SELECT PRODUCTS TO COMPARE

1	2	3
NonProfit Checking	Business Inspire Checking®	Business Growth Checking
Learn More	Learn More	Learn More
APPLY NOW	APPLY NOW	APPLY NOW
Minimum Opening Deposit	Minimum Opening Deposit	Minimum Opening Deposit
\$100 ¹	\$50	\$50
Monthly Maintenance Fee	Monthly Maintenance Fee	Monthly Maintenance Fee
\$0	\$5	\$12
How to waive the Monthly Maintenance Fee	How to waive the Monthly Maintenance Fee	How to waive the Monthly Maintenance Fee
n/a	Maintain a minimum daily balance of at least \$1,000 -or- conduct \$1,000 or more in transactions (debit or credit) each month ^{2,3,4}	Maintain a minimum daily balance of at least \$2,500 -or- maintain a combined loan and credit card balance of at least \$10,000 ^{5, 4, 6} .
Paper Statement Service	Paper Statement Service	Paper Statement Service
\$0	\$3 ⁷	\$3 ⁷
Number of Included Transactions Per Month	Number of Included Transactions Per Month	Number of Included Transactions Per Month
150 ⁸	50/month ⁸	250/month ⁸
Amount of Included Cash Deposits Per Statement Cycle	Amount of Included Cash Deposits Per Statement Cycle	Amount of Included Cash Deposits Per Statement Cycle
\$15,000 ⁹	\$3,000/ month ⁹	\$15,000/month ⁹
Business Digital Online Banking	Business Digital Online Banking	Business Digital Online Banking
Yes ¹⁰	Yes ¹⁰	Yes ¹⁰
Business Bill Pay	Business Bill Pay	Business Bill Pay
✓	n/a	n/a

No ¹¹	No ¹¹	No ¹¹
Premium Interest Rates on Linked Business Savings and Business Money Market Accounts		
No ¹²	No ¹²	No ¹²
Access to Business Money Market Sweep Account		
No ¹³	No ¹³	Yes ¹³
Wire Transfer Fee Waiver Ongoing Outgoing Domestic		
No ¹⁴	No ¹⁴	No ¹⁴
Interest on Balances		
No ¹	n/a ¹	No ¹
Mobile Banking with Remote Deposits		
Yes ^{10, 15}	Yes ^{10, 15}	Yes ^{10, 15}
Overdraft Services		
Yes ¹⁶	Yes ¹⁶	Yes ¹⁶
Visa Debit Card with EMV Chip and Mobile Payments		
✓	✓	✓
ATM Access		
Unlimited use of Zions Bank ATMs ³	Unlimited use of Zions Bank ATMs ³	Unlimited use of Zions Bank ATMs ³
Discounts on Check Orders		
No ¹⁷	No ¹⁷	No ¹⁷

OTHER BUSINESS CHECKING ACCOUNTS

Click below to compare our speciality Business Checking Accounts. You can choose from either Nonprofit Checking or Commercial Checking.

[COMPARE SPECIALITY BUSINESS CHECKING ACCOUNTS](#)

OTHER FEES AND SERVICE CHARGES

Please refer to the Deposit Account Agreement, Account Disclosure, Deposit Rate Sheet and the applicable schedule of fees at our [Agreement center](#) or speak with a banker for more details.



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Customer Service

888-307-3411

Routing Number

124000054

NMLS Registry

#467014

A Division of Zions Bancorporation, N.A. Member FDIC

Equal Housing Lender

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[Data Collection and Rights](#)

(1) Please refer to the Deposit Account Agreement, Account Disclosure, Deposit Rate Sheet and the applicable schedule of fees available in the online Agreement Center, or speak with a banker for more details.

(2) In order to avoid a monthly service fee, the minimum balance must be met. The monthly service fee amount is provided as part of the disclosures upon account opening. Minimum Balance: If your daily balance drops below the minimum balance requirement, then a monthly service fee will be assessed.

(3) An ATM charge of \$2 applies to transactions conducted at ATMs not owned or operated by Zions Bancorporation, N.A. In addition, ATM operator fees may be assessed. Please refer to the applicable schedule of fees for additional information.

(4) Service fee waivers will only apply to the primary account.

(5) In order to avoid a monthly service fee, the minimum balance or combined balance requirement must be met. The monthly service fee amount is provided as part of the disclosures upon account opening. Minimum Balance: If your daily balance drops below the minimum balance requirement, then a monthly service fee will be assessed. Combined Deposit Balance: The combined deposit balance is calculated on the business day prior to the statement date for the following linked Zions Bank business accounts: Checking, Savings, Money Market, and Certificate of Deposit (CD). Combined Loan Balance: The combined outstanding loan balance is calculated on the business day prior to the statement date for the following Zions Bank business loans: term loans, lines of credit, overdraft line of credit, credit card and SBA loans. Mortgage loans are not included. All loans are subject to credit approval.

(6) All loans are subject to credit approval; terms and conditions apply. See a Zions Bank Financial Representative for details.

(7) To avoid the Paper Statement Fee of \$3, the account must enroll in Online Banking, and opt your account out of receiving paper statements. You may opt to receive either electronic or paper account notices and tax documents at no additional cost. If multiple accounts are linked in a combined statement, you must have opted your primary account out of receiving paper statements.

(8) Transaction: A transaction is a combination of debited items (withdrawals) credited items (deposits) and deposited items per statement cycle, and includes the following: Credits: any deposit into the account Debits: any withdrawal such as check, draft, ACH or other debit against the account Deposited items: each individual item that comprises a deposit such as a check or other item deposited

(9) There is a charge per \$100 cash deposited over your allowance. Please refer to the applicable fee schedule and account disclosure for additional details.

(10) Mobile Banking requires download of the smartphone or tablet version of the Zions Bank app from the Apple® App Store, Google Play®, or Samsung Galaxy® App Store. Message and data rates from your wireless provider may apply. Requires enrollment and subject to the Digital Banking Services Agreement. Business Bill Pay has no monthly service fee and includes 25 bills per month; after the 25th bill, there is a \$.50 charge for each bill. Please see the Service Charge Information schedule for applicable service fees.

(11) Monthly maintenance fees are waived on linked business savings and business money market accounts when the primary owner of the Business Connect, or Business Interest checking account is also an owner on the linked account.

(12) Premium rate tiers are applied automatically to business savings and business money market accounts when the primary owner of the checking account is also an owner of the linked interest bearing account. For certificates of deposit, separate account opening of the Premium Business Certificate is required to earn premium interest rates. For rate information please see the Deposit Rate Sheet.

(13) Please see your Zions Bank Relationship Officer for details.

(14) For specific accounts, two outgoing online banking domestic wire transfer fees will be automatically refunded each service cycle. Other financial institutions' fees are not refunded. Additional outgoing and incoming wire fees, domestic and international, will apply. See the applicable fee schedule for details.

(15) Take a picture of your check deposit and submit through your mobile phone. Limits apply:

Relationship Age Daily Deposit Limit Rolling 30 Day Deposit Limit

0-179 Days	\$7,500	\$15,000
180 + Days	\$10,000	\$20,000

Message and data rates from your wireless provider may apply. Requires download of Mobile Banking App.

(16) Insufficient Funds (NSF) Fee: \$32 per transaction posted against insufficient funds, whether the bank opts to pay or decline the transaction. See the applicable fee schedule for details. Extended Overdraft Fee (Overdraft Service Fee): \$5 overdraft service fee applies. See the applicable fee schedule for details. Overdraft Protection: Optional overdraft protection services are available; subject to application and credit approval. Overdraft fees and applicable transfer fees may apply. See the Deposit Account Agreement and the applicable fee schedule for details.

(17) Discounted check orders must be ordered through Zions Bank to qualify. Checks can be ordered through a branch, online banking, or by calling customer service.

Comparison Results

Simple Business Checking

**Best For**

Home-based, non-profit, or smaller businesses
 Limited banking activity
 Lower account balances

Get Started

Minimum opening deposit: \$25.
 If you apply online for a Simple Business Checking account, you can send us your deposit and [required business documents](#) later.

[See the common fees for this account \(PDF\).](#)

Effective with the fee period beginning after October 8, 2020, the terms of the account are changing. [See the Business Account Addenda.](#)

Key Product Features

First 50 **transactions** included per fee period at no charge

First \$3,000 in cash deposits processed per fee period at no charge

Business Choice Checking

**Best For**

New and growing businesses
 Steady banking activity
 Basic cash management needs

Get Started

Minimum opening deposit: \$25.
 If you apply online for a Business Choice Checking account, you can send us your deposit and [required business documents](#) later.

[See the common fees for this account \(PDF\).](#)

Effective with the fee period beginning after October 8, 2020, the terms of the account are changing. [See the Business Account Addenda.](#)

Key Product Features

First 200 **transactions** included per fee period at no charge

First \$7,500 in cash deposits processed per fee period at no charge

Fee waivers and discounts for various business loans and lines of credit

Platinum Business Checking

**Best For**

Established businesses and larger organizations
 Higher balances and greater financial activity
 Businesses seeking premier relationship services

Get Started

Minimum opening deposit: \$25.
 If you apply online for a Platinum Business Checking account, you can send us your deposit and [required business documents](#) later.

[See the common fees for this account \(PDF\).](#)

Effective with the fee period beginning after October 8, 2020, the terms of the account are changing. [See the Business Account Addenda.](#)

Key Product Features

First 500 **transactions** included per fee period at no charge

First \$20,000 in cash deposits processed per fee period at no charge

Earn interest on your full account balance

Fee waivers and discounts for various business loans and lines of credit¹

No fees for stop payments, cashier's checks, money orders, incoming domestic and international U.S./foreign currency wire transfers, and 2 domestic (U.S.) non-Wells Fargo ATM transactions per fee period²

No monthly service fee on up to 2 Additional Platinum Checking accounts

No monthly service fee on your Business Platinum Savings account when linked to your Platinum Business Checking account

Simple Business Checking



Apply Now

Business Choice Checking



Apply Now

Platinum Business Checking



Apply Now

Still have questions?

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Go

Go

Mon - Fri: 8 am - 8 pm

Central Time

1. Credit card and deposit products as well as Merchant Services subject to credit qualification. For complete details, please talk to a banker.
2. ATM access fee for each additional non-Wells Fargo ATM cash withdrawal transaction will be assessed. Surcharges imposed by non-Wells Fargo ATM owners or operators will apply.

See the [Business Account Fee and Information Schedule and Deposit Account Agreement](#) for additional business account information.

Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.