BUSINESS ACCOUNTS DISCLOSURE
Prime Alliance Bank
Main Office
1868 South 500 West
Woods Cross, UT 84087
November 18, 2022
This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

KEEP IT SIMPLE BUSINESS CHECKING
This non-interest bearing account is designed for businesses that want to keep it simple and includes no monthly maintenance fees or minimum balance requirement.

BUSINESS INTEREST CHECKING
This account is designed for businesses who would like to earn interest on their higher maintained balances that includes no monthly maintenance fees or minimum balance requirement.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

IOLTA TRUST
Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

BUSINESS SAVINGS
This is a standard savings account designed for businesses that includes no monthly maintenance fees or minimum balance requirement.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

BUSINESS MONEY MARKET
This is a standard money market account designed for businesses that includes no monthly maintenance fees or minimum balance requirement.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

OTHER ACCOUNT FEES
The following fees apply to all of your accounts with us except Certificates of Deposit and Time Deposit Accounts:

- Return ACH Fee: 2.50
- Dormant Account Fee: N/A
- Return Foreign Check Fee: 25.00
- Garnishments, Executions, Levies: 20.00
- Stop Payment Fee: 15.00
- Collections Fee: 10.00
- Non-Sufficient Funds Fee: N/A
- Return Check Fee: 10.00
- Overdraft Interest Fee: N/A

MISCELLANEOUS FEES AND CHARGES

Miscellaneous Fees

Remote Deposit Monthly Fee (Business Accounts Only): 30.00