

BUSINESS ACCOUNT TERMS - CHECKING

ACCOUNT TERMS AND CONDITIONS	SMALL BUSINESS CHECKING	ADVANCED BUSINESS CHECKING	BUSINESS INTEREST CHECKING	ANYTIME BUSINESS CHECKING	COMPLETE COMMERCIAL CHECKING	NON-PROFIT COMPLETE CHECKING
Minimum Opening Amount	\$ 100	\$ 100	\$ 1,000	\$ 100	\$ 100	\$ 100
Maintenance Fee	None	\$ 15	\$ 10	\$ 50	\$ 15 ^③	\$ 15 ^③
Minimum daily balance required to avoid maintenance fee	N/A	\$ 2,500	\$ 3,000	\$ 30,000	N/A	N/A
Minimum daily balance required to earn stated annual percentage yield	N/A	N/A	\$ 1,000	N/A	N/A	\$ 1,000
Per Item Service Fees	Deposited Item Fee: \$0.50 per item after 150 deposited items; Total Debit and Credit Item Fee: \$0.50 per item after a combined total of 75 debits and credits	Deposited Item Fee: \$0.25 per item after 300 deposited items; Total Debit and Credit Item Fee: \$0.25 per item after a combined total of 200 debits and credits	Debit Item Fee: \$ 0.15 per debit; Credit Item Fee: \$0.15 per credit; Deposited Item Fee: \$0.10 per deposited item	Deposited Item Fee: \$0.25 per item after 200 deposited items; Debit Item Fee: \$0.25 per debit after 100 debits; Credit Item Fee: No fee, unlimited credit items.	Debit Item Fee: \$0.15 per debit; Credit Item Fee: \$0.25 per credit; Deposited Item Fee: \$0.07 per on us ^④ item, \$0.08 per local item, \$0.11 per transit item (^③ See below)	Debit Item Fee: \$0.15 per debit; Credit Item Fee: \$0.25 per credit; Deposited Item Fee: \$0.07 per on us ^④ item, \$0.08 per local item, \$0.11 per transit item (^③ See below)
Debit Card Fee or ATM Card Fee	Free	Free	Free	Free	Free	Free
ATM Transaction Fee (Vectra Bank ATMs)	Free	Free	Free	Free	Free	Free
ATM Transaction Fee (all other ATMs)	\$ 1 ^①	\$ 1 ^①	\$ 1 ^①	\$ 1 ^①	\$ 1 ^①	\$ 1 ^①
Excessive Transaction Fee or Excessive Withdrawal Fee	None	None	None	None	None	None
Other Applicable Terms (see below)	(c)	(c)	(c)	(c)	(f)	(f)

Account Terms and Conditions—Effective 5/1/08

Terms and fees may be amended at any time. For more information on the terms and conditions of your accounts, please refer to the booklet "Important Information About Your Vectra Bank Accounts" and the Vectra Bank Colorado current deposit rate sheet. Plus, your Vectra Bank Business Banker is always available to help with all your financial needs. Stop by your local branch or contact a Customer Service Representative M-F between 7am and 7pm, Sat 10am to 3pm or access 24-hour automated customer service information toll-free at 1-866-4VECTRA.

- ① Other ATM operators may charge a fee, including an ATM Balance Inquiry Fee even if you don't complete a transaction.
 - ② Minimum amount for each additional deposit made after account opening is \$250.
 - ③ Monthly account charges may be offset entirely or in part by the earnings credit calculated on your collected balance adjusted for reserve requirement and FDIC assessment. Additionally, for the Non-Profit account, the unused portion of the earnings credit rate after fees have been applied may be credited back to the balance of the account.
 - ④ "On us" defined as a Vectra Bank customer depositing a Vectra Bank check.
 - ⑤ Debit/ATM card not available.
- a) Check printing fees vary depending upon the style and quantity chosen.
 - b) Money Market, Savings accounts and The Business Ultimate CD are restricted to six pre-authorized or telephone transfers per monthly statement cycle. For money market accounts, three of the six may be made by check, draft or merchant point of sale (unlimited withdrawals may be made at the teller line or at an ATM). If limitations are exceeded three times in a 12-month period, the money market accounts and The Business Ultimate CD revert to a Small Business Checking account, and the Business Savings accounts revert to a non-interest bearing Savings account.
 - c) A Retained Service Fee may apply. If funds are insufficient to cover the fee, the available balance in the account will be debited and applied to the fee. The remainder of the fee will be debited in a future statement cycle.
 - d) One withdrawal permitted during first 5 business days of any calendar quarter. Each additional withdrawal or transfer (not counting automatic quarterly interest transfer) will be assessed \$50 Excessive Transaction Fee and an Early Withdrawal Fee equal to .5% of the amount withdrawn, not to exceed total interest paid for quarter.
 - e) Early Withdrawal Penalty may apply. Refer to the Business Deposit Rate Sheet and the Time Deposit Confirmation Receipt for terms and conditions.
 - f) An Uncollected Funds Fee may be charged when uncollected funds are used. The fee is equal to the amount used multiplied by Prime +3%.

OTHER SERVICES

All fees are per transaction

Account Activity Fees

- Draft Collection Fee \$ 20
- Check Printing Fee Varies^(a)
- Business Special Handling Fee \$ 20
- Insufficient Funds Fee - Item Rt \$ 28
- Insufficient Funds Fee - Item Pd \$ 30
- Stop Payment Fee (per request) \$ 20
- Deposited Item Return Fee \$ 5
- Deposit Item Redeposit Fee \$ 2
- Overdraft Service Fee \$ 3
- Dormant Account Fee - Checking & Money Market (per month) \$ 25
- Dormant Account Fee-Savings (per month) \$ 10
- Legal Processing Fee (per debit item) \$ 75
- Early Closure Fee (closed within 90 days of opening) \$ 25
- Bond Coupon Collection Fee (plus bank cost) \$ 10

Research Fee

- Research Fee (per item) \$ 3

Special Checks

- Cashier's and Official Checks \$ 5
- Travelers Cheques \$ 1 per \$100
- Travelers Cheques for Two \$ 2 per \$100
- Counter Checks (per check) \$ 1

Telephone Transfer Fee (Some limitations may apply)

- Free

Notary

- Free

Money Orders

- Customer \$ 3
- Non-Customer \$ 5

Statements

- Additional Statement Fee \$ 2
- Interim Statement Fee \$ 3
- Statement Hold Fee (per month) \$ 5

Wire Transfers

- Wire Fee - Incoming with Fax \$ 2
- Wire Fee - Incoming Domestic \$ 5
- Wire Fee - Incoming Foreign \$ 10
- Wire Fee - Outgoing Domestic \$ 20
- Wire Fee - Outgoing Foreign \$ 35

Zipper Bags

- With Lock \$ 25
- Without Lock (1/customer at no charge) \$ 5

Purchased Currency & Coin

- Currency Purchased (per \$1,000) \$ 1.25
- Rolled Coin Purchased (per roll) \$ 0.10

Deposited Currency & Coin

- Currency - Coin Deposited (per \$100) \$ 0.14
- Coin Counting (per Bag) \$ 5
- Coin Counting (less than a Bag) \$ 2

Analyzed Account Fees

- Currency Deposited (Per \$100) \$0.14
- Overdraft Interest Fee Prime + 8.5%
- Wire Fee - Incoming Domestic \$ 6
- Wire Fee - Outgoing Domestic \$ 20

Other

- Non-Customer Check Cashing Fee \$ 5

BUSINESS ACCOUNT TERMS - OTHER DEPOSIT PRODUCTS

ACCOUNT TERMS AND CONDITIONS	BUSINESS MONEY MARKET	BUSINESS ULTIMATE CD	BUSINESS CERTIFICATE OF DEPOSIT	BUSINESS SAVINGS
Minimum Opening Amount	\$ 1,000	\$ 1,000 ^②	\$ 1,000	\$ 100
Maintenance Fee	\$ 15 (Images) \$ 13 (Safe Keeping)	N/A	N/A	\$ 5
Minimum daily balance required to avoid maintenance fee	\$ 2,000	N/A	N/A	\$ 200
Minimum daily balance required to earn stated annual percentage yield	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
Per Item Service Fees	N/A	N/A	N/A	N/A
Debit Card Fee or ATM Card Fee	Free	N/A ^⑤	N/A ^⑤	Free
ATM Transaction Fee <small>(Vectra Bank ATMs)</small>	Free			Free
ATM Transaction Fee <small>(all other ATMs)</small>	\$ 1 ^①			\$ 1 ^①
Excessive Transaction Fee or Excessive Withdrawal Fee	Excessive Transaction Fee: \$10 per preauthorized withdrawal in excess of limits outlined in (b)	Excessive Transaction Fee: \$50; Early Withdrawal Fee: .5% of withdrawal amount; (d)	(e)	Excessive Withdrawal Fee: \$10 per withdrawal in excess of six per monthly statement cycle
Other Applicable Terms (see below)	(b), (c)	(b), (c), (d)	(e)	(b), (c)

OTHER SERVICES

All fees are per transaction

Account Activity Fees

• Draft Collection Fee	\$ 20
• Check Printing Fee	Varies ^(a)
• Business Special Handling Fee	\$ 20
• Insufficient Funds Fee - Item Rt	\$ 28
• Insufficient Funds Fee - Item Pd	\$ 30
• Stop Payment Fee (per request)	\$ 20
• Deposited Item Return Fee	\$ 5
• Deposit Item Redeposit Fee	\$ 2
• Overdraft Service Fee	\$ 3
• Dormant Account Fee - Checking & Money Market (per month)	\$ 25
• Dormant Account Fee-Savings (per month)	\$ 10
• Legal Processing Fee (per debit item)	\$ 75
• Early Closure Fee (closed within 90 days of opening)	\$ 25
• Bond Coupon Collection Fee (plus bank cost)	\$ 10

Research Fee

• Research Fee (per item)	\$ 3
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Special Checks

• Cashier's and Official Checks	\$ 5
• Travelers Cheques	\$ 1 per \$100
• Travelers Cheques for Two	\$ 2 per \$100
• Counter Checks (per check)	\$ 1

Telephone Transfer Fee

(Some limitations may apply)

	Free
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Notary

	Free
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Money Orders

• Customer	\$ 3
• Non-Customer	\$ 5

Statements

• Additional Statement Fee	\$ 2
• Interim Statement Fee	\$ 3
• Statement Hold Fee (per month)	\$ 5

Wire Transfers

• Wire Fee - Incoming with Fax	\$ 2
• Wire Fee - Incoming Domestic	\$ 5
• Wire Fee - Incoming Foreign	\$ 10
• Wire Fee - Outgoing Domestic	\$ 20
• Wire Fee - Outgoing Foreign	\$ 35

Zipper Bags

• With Lock	\$ 25
• Without Lock (1/customer at no charge)	\$ 5

Purchased Currency & Coin

• Currency Purchased (per \$1,000)	\$ 1.25
• Rolled Coin Purchased (per roll)	\$ 0.10

Deposited Currency & Coin

• Currency - Coin Deposited (per \$100)	\$ 0.14
• Coin Counting (per Bag)	\$ 5
• Coin Counting (less than a Bag)	\$ 2

Analyzed Account Fees

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Other

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