

# NON-PROFIT/PUBLIC FUNDS ACCOUNT TERMS - CHECKING

ACCOUNT TERMS AND CONDITIONS	NON-PROFIT CHECKING	NON-PROFIT INTEREST CHECKING	NON-PROFIT COMPLETE CHECKING	DONATIONS ACCOUNT	PUBLIC FUNDS CHECKING	PUBLIC FUNDS INTEREST CHECKING	PUBLIC FUNDS COMMERCIAL CHECKING
<b>Minimum Opening Amount</b>	\$ 100	\$ 100	\$ 100	\$ 50	\$ 100	\$ 100	\$ 100
<b>Maintenance Fee</b>	None	\$ 10	\$ 15 <sup>③</sup>	None	\$ 15	\$ 10	\$ 15 <sup>③</sup>
<b>Minimum daily balance required to avoid maintenance fee</b>	N/A	\$ 1,000	N/A	N/A	\$ 2,500	\$ 3,000	N/A
<b>Minimum daily balance required to earn stated annual percentage yield</b>	N/A	\$ 1,000	\$ 1,000	N/A	N/A	None	N/A
<b>Per Item Service Fees</b>	Deposited Item Fee: \$0.50 per item after 150 deposited items; Debit Item Fee: \$0.50 per item after 50; and Credit Item Fee: \$0.50 per item after 50.	Deposited Item Fee: \$0.10 per item; Debit Item Fee: \$0.15 per item; and Credit Item Fee: \$0.15 per item.	Deposited Item Fee: \$0.07 on us <sup>④</sup> , \$0.08 to local, and \$0.11 for transit; Debit Item Fee: \$0.15 per item; and Credit Item Fee: \$0.25 per item.	None	Deposited Item Fee: \$0.25 per item after 75 deposited items; Total Debit and Credit Item Fee: \$0.25 per item after a combined total of 50 debits & credits.	Deposited Item Fee: \$0.10 per item; Debit Item Fee: \$0.15 per item; and Credit Item Fee: \$0.15 per item.	Deposited Item Fee: \$0.07 on us <sup>④</sup> , \$0.08 to local, and \$0.11 for transit; Debit Item Fee: \$0.15 per item; and Credit Item Fee: \$0.15 per item.
<b>Debit Card Fee or ATM Card Fee</b>	Free	Free	Free	N/A	Free	Free	Free
<b>ATM Transaction Fee</b> <small>(Vectra Bank ATMs)</small>	Free	Free	Free		Free	Free	Free
<b>ATM Transaction Fee</b> <small>(all other ATMs)</small>	\$ 1 <sup>①</sup>	\$ 1 <sup>①</sup>	\$ 1 <sup>①</sup>		\$ 1 <sup>①</sup>	\$ 1 <sup>①</sup>	\$ 1 <sup>①</sup>
<b>Excessive Transaction Fee or Excessive</b>	None	None	None	None	None	None	None
<b>Other Applicable terms</b> <small>(see below)</small>	(c)	(c)	(f)	(c)	(c)	(c)	(f)

## OTHER SERVICES

All fees are per transaction

### Account Activity Fees

• Draft Collection Fee	\$ 20
• Check Printing Fee	Varies <sup>(a)</sup>
• 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
• Deposited 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	\$ 15
• 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
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## 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 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 an 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%.

# NON-PROFIT/PUBLIC FUNDS ACCOUNT TERMS - OTHER DEPOSIT PRODUCTS

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

## OTHER SERVICES

All fees are per transaction

### Account Activity Fees

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

### Research Fee

• Research Fee <i>(per item)</i>	\$ 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 <i>(per check)</i>	\$ 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 <i>(per month)</i>	\$ 5

### Wire Transfers

• Wire Fee - Incoming with Fax	\$ 2
• Wire Fee - Incoming Domestic	\$ 5
• Wire Fee - Incoming Foreign	\$ 10
• Wire Fee - Outgoing Domestic	\$ 15
• Wire Fee - Outgoing Foreign	\$ 35

### Zipper Bags

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

### Purchased Currency & Coin

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

### Deposited Currency & Coin

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

### Analyzed Account Fees

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

### Other

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<sup>②</sup> Minimum amount for each additional deposit made after account opening is \$250.

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(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.

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