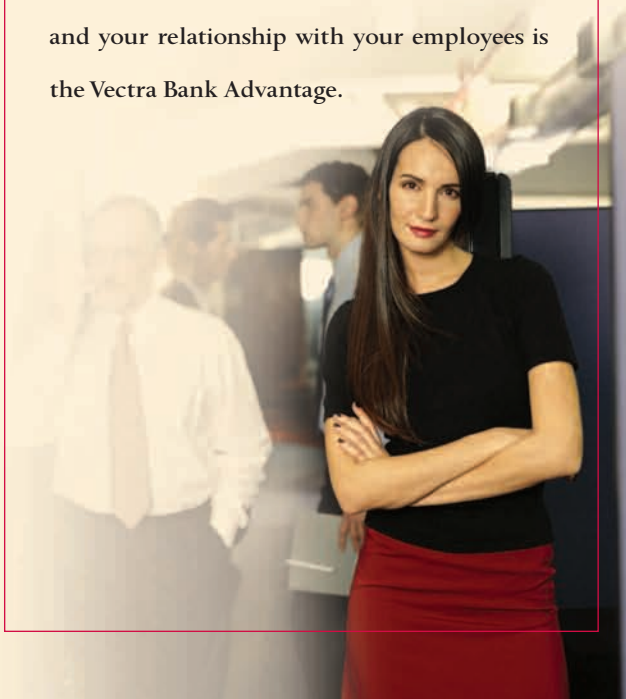


## THE VECTRA BANK ADVANTAGE

**ADVANTAGE BANKING** is an innovative workplace banking program designed exclusively for our business customers. When your company enrolls in Advantage Banking, you will be able to offer your employees a package of free and discounted personal banking services like deposit accounts, credit cards and loans at absolutely no cost to your company.

Not only do your employees benefit from this program, but your company can also take advantage of a variety of products and services created specifically for your business.

Adding value to both our relationship with you and your relationship with your employees is the Vectra Bank Advantage.



## EXECUTIVE BANKING

As a manager or owner of a Vectra Bank Advantage company, we have a special program for you – Executive Banking. Success often comes with new obligations and additional time constraints and Vectra Bank understands. That is why we created the Executive Banking Program. This is a service designed to save busy professionals both time and money.

Think about it, you choose a personal Physician, Dentist, Attorney and Accountant who take care of you, save you valuable time and provide you with the exact services you need. Why should your banking needs be any different?

With Vectra Bank's Executive Banking program, you receive the same individualized attention. Every Executive Banking client is given one-on-one financial attention through a Relationship Manager – someone who will determine your specific banking needs and who will assist you with them in a timely and professional manner.

To learn more about becoming an Executive Banking client, call 800-727-9243 or 303-639-6126.



Customer Service  
1-800-232-8948



PR4200 11/06

BUSINESS BANKING

# ADVANTAGE BANKING

WORKPLACE BANKING PROGRAM



## PERSONAL BANKING SERVICES

For our Advantage Banking business customers, we've created a specialized package of products and services for you to offer your participating employees.\*

- Free Advantage Banking Checking account
- No monthly services charges and no minimum balance requirements
- Earn competitive interest rates on balances of \$500 or more
- Free Personal Internet Banking
- Free small safe deposit box for one year\*\*
- Free Bill Pay for three months\*\*\*
- Free Visa® Check Card with no transaction fee, no annual fee, and no usage fee at any Vectra Bank ATM
- Free first box of Vectra Bank Custom Checks
- Discount on mortgage appraisal (first mortgages only)
- Free investment consultation (in markets where available)
- Access to special upgrade to Platinum Rewards program
- Competitive rates on certificates of deposit, money market, savings, and The Ultimate CD
- Access to Vectra Bank credit cards and rewards programs
- Special advance notice of promotional rates on home loans and home equity loans and lines
- Free access, 24-hours a day, to all your accounts with Reddi-Response 24-Hr Bank by Phone

**SIGN UP TODAY!**  
**CONTACT YOUR BANKER OR STOP**  
**INTO YOUR LOCAL VECTRA BANK**  
**BRANCH TO ENROLL YOUR COMPANY**

\* Vectra Bank reserves the right to verify eligibility. Direct deposit is required to open and maintain this checking account. Account will revert to Personal Checking with all applicable services charges if participant is no longer an employee or if employer is no longer participating in the Advantage Banking program. For more information on the terms and conditions of your account, please refer to the booklet "Important Information about our Vectra Bank Accounts" and "Personal Account Terms."

\*\* One (1) 3"x5" or smaller box; where available and while supplies last; refundable key deposit required.

\*\*\* Monthly fee of \$4.95 waived for up to 20 bill payments. Bill payments in excess of 20 per month are \$.50 each.

## SECURITY, CONTROL & SAVINGS

The Advantage Banking package of services is offered as a benefit to employees who choose to direct deposit their paychecks into their Vectra Bank checking accounts. Direct deposit can also help simplify and streamline your payroll process. It's a secure and confidential way for businesses to deposit wages or benefits into an employee's account electronically.

- Save time and money by eliminating the expense of generating paychecks and mailing, disbursing and reconciling payments.
- Reduce the risk of fraud by ensuring every payment is deposited directly into the employee's account and has not been lost, misplaced, stolen or forged.
- Best of all, manage funds by specifying the date of withdrawal from your business account.

If you already offer direct deposit, Advantage Banking is a great way to increase the usage of the service within your company. If your company doesn't currently offer direct deposit, we can set up the service for you. Just ask your Banker or Relationship Manager today.

Direct deposit is also a convenient service offered through Vectra Bank Business Internet Banking. Transfer funds directly to your employees' accounts, make one-time payments, or schedule recurring payments – all from the convenience of your computer. Business Internet Banking gives you the features you want and the control you need. To enroll, simply contact your Relationship Manager or Banker today.

## CUSTOMIZED RETIREMENT PLAN CONSULTATION

Your objective as an employer is to offer your team sound benefit programs – the kind that feature quality investment options, excellent service and detailed information. Solid retirement plans are a key part of both your benefits package and the financial health of your employees. As part of our commitment to Advantage Banking business customers, we'll provide a free evaluation of your company's plan focused on potential cost savings, administrative efficiencies, industry benchmarks and more.



**VECTRA BANK**  
COLORADO

[vectrabank.com](http://vectrabank.com)