

EXECUTIVE BANKING RELATIONSHIP ACCOUNT TERMS

ACCOUNT TERMS AND CONDITIONS	EXECUTIVE BANKING RELATIONSHIP CHECKING	RELATIONSHIP MONEY MARKET	RELATIONSHIP SAVINGS	RELATIONSHIP CERTIFICATE OF DEPOSIT	RELATIONSHIP IRA CD	PREMIER ULTIMATE CD
Minimum Opening Amount	\$ 50	\$ 50	\$ 50	\$ 1,000	\$ 1,000	\$ 10,000 ^③
Minimum balance required to avoid maintenance fee	\$50,000 ^⑤	\$ 5,000 ^⑤	\$ 1,000 ^⑤	N/A	N/A	N/A
Maintenance Fee	\$25 ^⑤	\$ 20 ^⑤	\$ 3 ^⑤	None	None	None
Discount for Safe Keeping of imaged items ^②	\$ 2 off	\$ 2 off	Safe Keeping only	N/A	N/A	N/A
Minimum daily balance required to earn stated annual percentage yield	\$ 1,000 ^⑥	\$ 5,000 ^⑥	\$ 1,000 ^⑥	\$ 1,000	\$ 1,000	\$ 10,000
Debit Card Fee or ATM Card Fee	Free	Free	Free	N/A ^④	N/A ^④	N/A ^④
ATM Transaction Fee (Vectra Bank ATMs)	Free	Free	Free		N/A ^④	N/A ^④
ATM Transaction Fee (all other ATMs)	Free	\$ 1 ^①	\$ 1 ^①		N/A ^④	N/A ^④
Excessive Transaction Fee or Excessive Withdrawal Fee	None	Excessive Transaction Fee: \$10 per preauthorized withdrawal in excess of limits outlined in (b)	Excessive Withdrawal Fee: \$10 per withdrawal in excess of six per monthly statement cycle	(f)	(f)	Excessive Transaction Fee: \$50; Early Withdrawal Fee: .5% of withdrawal amount; (i)
Other Applicable terms (see below)	(a), (c), (d), (e)	(b), (d)	(b), (d)	(f)	(f)	(b), (d), (i)

OTHER SERVICES

All fees are per transaction

Account Activity Fees

- Draft Collection Fee \$ 20
- Check Printing Fee Varies^(a)
- Insufficient Funds Fee - Item Rt (per item) \$ 28
- Insufficient Funds Fee - Item Pd (per item) \$ 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
- Early Closure Fee (closed within 90 days of opening) \$ 25
- Legal Processing Fees (per debit item) \$ 75
- Bond Coupon Collection Fee (plus bank cost) \$ 10
- Inactivity Fee \$ 10^(e)

Research Fee

- Research Fee (per item) \$ 3

Notary

Free

Special Checks

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

Telephone Transfer Fee

(Some limitations may apply) Free

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

Money Orders

- Customer \$ 3^(h)
- Non-Customer \$ 5

Foreign Exchange Fees

- Vectra Buys Currency from Customer \$ 20
- Vectra Sells Currency to Customer \$ 20
- Customer Foreign Draft Fee \$ 20^(g)

Other

- Non-Customer Check Cashing Fee \$ 5

Account Terms and Conditions Effective 3/16/09

Terms and fees may be amended at any time. For more information on your accounts, please refer to the booklet "Important Information About Your Vectra Bank Accounts" and the current deposit rate sheet. Plus, your Vectra Executive Banker is available to help with all your financial needs. Stop by your local branch or contact a Customer Service Representative M-F 7am to 7pm, Sat 9 am to 1 pm or access 24-hr automated customer service information toll-free through the Executive Banking Client Services at 1-800-727-9243.

- ① Other ATM operators may charge a fee, including an ATM Balance Inquiry Fee even if you don't complete a transaction.
- ② Product displays the digital images of the front of cancelled checks and deposit slips.
- ③ Minimum amount for each additional deposit made after account opening is \$250.
- ④ Debit/ATM card not available.
- ⑤ Maintenance fee waived if minimum balance to avoid maintenance fee is met OR if relationship checking account is open and in good standing, and combined daily balance in eligible linked personal accounts is \$50,000 or greater on the business day prior to the account statement date. Eligible linked personal accounts include checking (excluding Platinum Relationship Checking), savings, money market, certificate of deposit, Ultimate CD, IRAs, credit cards, personal loans and lines of credit (excluding mortgage loans and student loans) that are owned or co-owned by the primary account holder of the linked relationship checking account. Combined daily balance is determined by adding the lowest daily balance in linked checking, savings and money market accounts since previous statement plus current balance of linked certificates of deposits and IRAs plus current principal balance in linked eligible credit cards, personal loans and lines of credit (personal, auto, home equity, and home refinance).
- ⑥ Automatic bonus interest rate/APY will be paid on balances over \$25,000 each day the combined daily balance in eligible linked personal accounts is \$50,000 or greater, otherwise standard APY will be paid on account. On CDs and IRAs, balance qualification occurs the previous day to renewal and rate premium applied at renewal.
- (a) Check printing fees vary depending upon style and quantity chosen. Free EB Custom Checks for Executive Banking Relationship Checking.
- (b) Money markets and savings accounts are restricted to six pre-authorized or telephone transfers per monthly statement cycle. For money markets, three of the six may be made by check, draft or merchant point of sale (unlimited withdrawals may be made at teller line or at an ATM). If limitations are exceeded three times in a 12-month period, money market and Ultimate CD revert to an Interest Checking account, and savings revert to a non-interest bearing savings.
- (c) Additional benefits included - see your Executive Banker.
- (d) 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 fee. Remainder of fee will be debited in a future statement cycle.
- (e) An Inactivity Fee may be assessed if there are no transactions on the account for 60 consecutive days.
- (f) Early Withdrawal Penalty may apply. Refer to the Personal Deposit Rate Sheet and the Time Deposit Confirmation Receipt for terms and conditions.
- (g) Additional shipping fees may apply for drafts if customer requests express overnight delivery.
- (h) No fee for Executive Banking Relationship Checking customers.
- (i) 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.