

# NON-PROFIT/PUBLIC FUNDS ACCOUNT TERMS

	NON-PROFIT CHECKING	NON-PROFIT INTEREST CHECKING	NON-PROFIT COMPLETE CHECKING	DONATION ACCOUNT	PUBLIC FUNDS CHECKING	PUBLIC FUNDS INTEREST CHECKING	PUBLIC FUNDS COMMERCIAL CHECKING
<b>Minimum Opening Amount</b>	\$ 100	\$ 100	Please see Analyzed Account Terms	\$ 50	\$ 100	\$ 100	Please see Analyzed Account Terms
<b>Minimum Daily Balance Required to Avoid Maintenance Fee</b>	N/A	\$ 1,000		N/A	\$ 2,500	\$ 3,000	
<b>Maintenance Fee</b>	None	\$ 10		None	\$ 15	\$ 10	
<b>Minimum Daily Balance Required to Earn Stated Annual Percentage Yield</b>	N/A	\$ 1,000		N/A	N/A	None	
<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.		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.	
<b>Excessive Transaction Fee or Excessive Withdrawal Fee</b>	None	None		None	None	None	
<b>Other Applicable Terms</b>	(g)	(g)		(g)	(g)	(g)	

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	BUSINESS MONEY MARKET	BUSINESS SAVINGS	BUSINESS CERTIFICATE OF DEPOSIT	BUSINESS ULTIMATE CD	PUBLIC FUNDS MONEY MARKET	PUBLIC FUNDS SAVINGS	PUBLIC FUNDS CERTIFICATE OF DEPOSIT
<b>Minimum Opening Amount</b>	\$ 1,000	\$ 100	\$ 1,000	\$ 1,000	\$ 1,000	\$ 100	\$ 1,000
<b>Minimum Daily Balance Required to Avoid Maintenance Fee</b>	\$ 2,000	\$ 200	N/A	N/A	\$ 2,000	\$ 200	N/A
<b>Maintenance Fee</b>	\$ 15 <sup>(c)</sup>	\$ 5	N/A	N/A	\$ 15 <sup>(c)</sup>	\$ 5	N/A
<b>Minimum Daily Balance Required to Earn Stated Annual Percentage Yield</b>	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 5,000	\$ 1,000	\$ 1,000
<b>Per Item Service Fees</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Excessive Transaction Fee or Excessive Withdrawal Fee</b>	Excessive Transaction Fee: \$10 per preauthorized withdrawal in excess of limits outlined in (f)	Excessive Withdrawal Fee: \$10 per withdrawal in excess of six per monthly statement cycle	(i)	Excessive Transaction Fee: \$50; Early Withdrawal Fee: 0.50% of withdrawal amount (h)	Excessive Transaction Fee: \$10 per preauthorized withdrawal in excess of limits outlined in (f)	Excessive Withdrawal Fee: \$10 per withdrawal in excess of six per monthly statement cycle	(i)
<b>Other Applicable Terms</b>	(f), (g)	(f), (g)	(i)	(b), (f), (g), (h)	(f), (g)	(f), (g)	(i)

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## Account Terms and Conditions

Account Activity Fees	
Draft Collection Fee	\$20
Check Printing Fee	Varies <sup>(e)</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 Redeposited Fee	\$2
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
Branch Account Reconciliation Fee (per ¼ hr)	\$10
Research Fee (per item)	\$3
Overdraft Service Fee	\$3.00

Analyzed Account Fees	
Please ask your banker for current account terms	
Debit Card/ATM Fees	
Debit Card/ATM Card Fee	Free
ATM Transaction Fee (Vectra ATMs)	Free
ATM Transaction Fee (all other ATMs)	\$1 <sup>(a)</sup>
ATM Balance Inquiry Fee (Vectra ATMs)	Free
ATM Balance Inquiry Fee (all other ATMs)	\$1 <sup>(a)</sup>
ATM/Debit Card Foreign Transaction Fee (% of total transaction)	1.5%
Expedited Card Delivery Fee	\$30 <sup>(i)</sup>
Special Checks	
Cashier's Checks (customers only)	\$5
Travelers Cheques (per \$100)	\$1
Travelers Cheques for Two (per \$100)	\$2
Counter Checks (per item)	\$1
Statements	
Additional Statement Fee	\$2
Interim Statement Fee	\$3
Statement Hold Fee (per month)	\$5

Currency & Coin	
Currency Purchased (per \$1,000)	\$1.25
Rolled Coin Purchased (per roll)	\$0.10
Currency/Coin Deposited (per \$100)	\$0.14
Coin Counting (per bag)	\$5
Coin Counting (less than a bag)	\$2
Wire Transfers	
Wire Fee - Incoming Domestic	\$5
Wire Fee - Incoming Foreign	\$10
Wire Fee - Outgoing Domestic	\$15
Wire Fee - Outgoing Foreign	\$35
Other/Miscellaneous Fees	
Non-Customer Check Cashing Fee	\$5
Telephone Transfer Fee (some limitations may apply)	Free
Notary	Free
Zipper Bags without Lock (1 free/customer)	\$5
Zipper Bags with Lock	\$25

### Account Terms and Conditions

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 9 am to 1 pm or access 24-hour automated customer service information toll-free at 1-866-4VECTRA.

- (a) Free at any MoneyPass Network ATM. Other ATM operators may charge a fee, including an ATM Balance Inquiry Fee even if you don't complete a transfer.
- (b) Minimum amount for each additional deposit made after account opening is \$250.
- (c) \$2 discount with Safe Keeping - option retains imaged items so they are not included in your monthly statement. Copies may be obtained through Customer Service.
- (d) "On us" defined as a Vectra Bank customer depositing a Vectra Bank check.
- (e) Check printing fees vary depending upon the style and quantity chosen.
- (f) Federal Regulation D limits transactions to a maximum of six transfers or withdrawals by pre-authorized, automatic or telephone/internet transfer, check, draft, or ATM/debit card point of sale transactions posted during each monthly statement cycle. If limitations are exceeded three times in a 12-month period, the money market and Business Ultimate CD revert to a Small Business Checking account, and Business savings reverts to a non-interest bearing savings.
- (g) 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.
- (h) 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.
- (i) Early Withdrawal Penalty may apply. If balance goes above \$100,000, the account will automatically revert to a jumbo CD account type. Additionally, for CD with terms of 1 year or less, additional contributions are allowed anytime during the term, as long as the balance remains less than \$100,000. For terms of more than 1 year, additional contributions allowed only at maturity. Refer to the Deposit Rate Sheet and the Time Deposit Confirmation Receipt for terms and conditions.
- (j) If you request the bank to provide "expedited card delivery" (which requires the services of an outside delivery service provider) or you request to personally obtain an "emergency card" (which requires special card production) at our Bankcard Center, we may charge you a fee up to \$75 for this service.