

VECTRA PRIVATE BANK ACCOUNT TERMS

	Vectra Private Bank Premier Checking	Vectra Private Bank Money Market	Premier Money Market Sweep	Premier Savings	Vectra Private Bank Certificate of Deposit	Vectra Private Bank Jumbo CD	Relationship IRA CD	Premier Ultimate CD
Minimum Opening Amount	\$100	\$1,000	\$50,000	\$50	\$1,000	\$100,000	\$1,000	\$10,000
Minimum Daily Balance Required to Avoid Maintenance Fee	N/A	\$1,000	\$25,000	\$200	N/A	N/A	N/A	N/A
Maintenance Fee	None	\$15	\$25	\$3	None	None	None	None
Discount for Safe Keeping^(b)	N/A	N/A	N/A	Safe Keeping Only	N/A	N/A	N/A	N/A
Minimum Daily Balance Required to Earn Stated Annual Percentage Yield	None	None	None	\$200	\$1,000	\$100,000	\$1,000	\$10,000
Excessive Transaction Fee or Excessive Withdrawal Fee	N/A	Excessive Transaction Fee: \$10 per pre-authorized withdrawal in excess of limits outlined in (g)	Excessive Transaction Fee: \$25 per pre-authorized withdrawal in excess of limits outlined in (g)	Excessive Withdrawal Fee: \$10 per withdrawal in excess of six per monthly statement cycle	(l)	(l)	(l)	Excessive Transaction Fee: \$50; Early Withdrawal Fee: 0.50% of withdrawal amount; (k)
Insufficient Funds Fee – Item Rt (per item)	\$28	\$28	\$28	\$28	N/A	N/A	N/A	\$28
Insufficient Funds Fee – Item Pd (per item)	\$30	\$30	\$30	\$30	N/A	N/A	N/A	\$30
Other Applicable Terms	(d), (e), (f), (h)	(g), (j)	(g), (j)	(g), (j)	(l), (m)	(l)	(l), (m)	(c), (g), (j), (k)

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Account Terms and Conditions

Account Activity Fees	
Draft Collection Fee	\$20
Check Printing Fee	Varies ^(f)
Stop Payment Fee (per request)	\$20
Deposited Item Return Fee	\$5
Deposited Item Redeposited 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
Inactivity Fee	\$10
Legal Processing Fee (per debit item)	\$75
Bond Coupon Collection Fee (plus bank cost)	\$10
Branch Account Reconciliation Fee (per quarter hour)	\$10
Research Fee (per item)	\$3

Debit Card/ATM Fees	
Debit Card/ATM Card Fee	Free
ATM Transaction Fee (Vectra ATMs)	Free
ATM Transaction Fee (all other ATMs)	\$1 ^(a)
ATM Balance Inquiry Fee (Vectra ATMs)	Free
ATM Balance Inquiry Fee (all other ATMs)	\$1 ^(a)
ATM/Debit Card Foreign Transaction Fee (% of total transaction)	1.5%
Expedited Card Delivery Fee	\$30 ^(d)
Special Checks/Money Orders	
Cashier's Checks (customers only)	\$5 ⁽ⁱ⁾
Travelers Cheques (per \$100)	\$1 ⁽ⁱ⁾
Travelers Cheques for Two (per \$100)	\$2 ⁽ⁱ⁾
Counter Checks (per item)	\$1
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
Foreign Exchange Fees	
Vectra Buys Currency from Customer	\$20
Vectra Sells Currency to Customer	\$20
Customer Foreign Draft Fee (express overnight delivery fees extra)	\$20
Other/Miscellaneous Fees	
Non-Customer Check Cashing Fee	\$5
Telephone Transfer Fee (limitations may apply)	Free
Notary	Free

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 Private Bank Relationship Manager is available to help with all your financial needs. Stop by your local branch or contact a Client Service Representative M-F 7am to 7pm, Sat 9 am to 1 pm or access 24-hr automated information toll-free through Vectra Private Bank Client Services at 1-800-727-9243.

- (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) Safe Keeping option retains imaged items so they are not included in your monthly statement. Copies may be obtained through Customer Service.
- (c) Minimum amount for each additional deposit made after account opening is \$250.
- (d) 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.
- (e) One (1) 3" x 5" or smaller safe deposit box free for one year; where available and while supplies last; refundable key deposit required.
- (f) Check printing fees vary depending upon the style and quantity chosen. Free Vectra Custom Checks for Vectra Private Bank Premier Checking account.
- (g) 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 Ultimate CD revert to an Interest Checking account, and savings revert to a non-interest bearing savings.
- (h) Additional benefits included - see your Vectra Private Bank Relationship Manager.
- (i) No fee for Vectra Private Bank Premier Checking account customers.
- (j) A Retained Service Fee may apply. If funds are insufficient to cover the fee, available balance in account will be debited and applied to fee. Remainder of fee will be debited in a future statement cycle.
- (k) 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 0.50% of the amount withdrawn, not to exceed total interest paid for quarter.
- (l) Early Withdrawal Penalty may apply. For terms of more than 1 year, additional contributions allowed only at maturity. 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. Refer to the Personal Deposit Rate Sheet and the Time Deposit Confirmation Receipt for terms and conditions.
- (m) If balance goes above \$100,000, the account will automatically revert to a jumbo CD account type. Refer to the Personal Deposit Rate Sheet and the Time Deposit Confirmation Receipt for terms and conditions.