

CORPORATE BANKING ACCOUNT TERMS

| | ANYTIME BUSINESS CHECKING | COMPLETE COMMERCIAL CHECKING | CORPORATE CHECKING | BUSINESS MONEY MARKET | CORPORATE MONEY MARKET | BUSINESS SAVINGS | BUSINESS CERTIFICATE OF DEPOSIT | BUSINESS ULTIMATE CD |
|------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|---------------------------------|---------------------------------------------------------------------------------------|
| Minimum Opening Amount | \$ 100 | \$ 100 | \$ 100 | \$ 1,000 | \$ 1,000,000 | \$ 100 | \$ 1,000 | \$ 1,000 |
| Minimum Daily Balance Required to Avoid Maintenance Fee | \$ 25,000 (average collected daily balance) | N/A | N/A | \$ 2,000 | N/A | \$ 200 | N/A | N/A |
| Maintenance Fee | \$ 25 | \$ 15 ^(c) | \$ 15 ^(c) | \$ 15 ^(k) | None | \$ 5 | N/A | N/A |
| Minimum Daily Balance Required to Earn Stated Annual Percentage Yield | N/A | N/A | N/A | \$ 1,000 | \$ 1,000,000 | \$ 1,000 | \$ 1,000 | \$ 1,000 |
| Per Item Service Fees | Deposited Item Fee: \$0.25 per item after 200 deposited items; Debit Item Fee: \$0.25 per debit after 100 debits; Credit Item Fee: No fee, unlimited credit items. | Debit Item Fee: \$0.15 per debit; Credit Item Fee: \$0.25 per credit; Deposited Item Fee: \$0.07 per on us ^(d) item, \$0.08 per local item, \$0.11 per transit item (c) | Debit Item Fee: \$0.15 per debit for 0-2,999 items, \$0.14 per debit for 3,000-9,999 items, and \$0.13 per debit for 10,000+ items; Credit Item Fee: \$0.30 per credit; Deposited Item Fee: \$0.08 per on us ^(d) item, \$0.09 per local item, \$0.12 per transit item (c) | N/A | N/A | N/A | N/A | N/A |
| Excessive Transaction Fee or Excessive Withdrawal Fee | N/A | N/A | N/A | Excessive Transaction Fee: \$10 per preauthorized withdrawal in excess of limits outlined in (f) | 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) |
| Other Applicable Terms | (g) | (c), (d), (j) | (c), (d), (j) | (f), (g) | (f), (g) | (f), (g) | (i) | (b), (f), (g), (h) |

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Account Terms and Conditions

| Account Activity Fees | |
|-----------------------------------------------------------|-----------------------|
| Draft Collection Fee | \$20 |
| Check Printing Fee | Varies ^(e) |
| 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 |
| 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 |
| Inactivity Fee | \$10 |
| Legal Processing Fee (per debit item) | \$75 |
| Bond Coupon Collection Fee (plus bank cost) | \$10 |
| Branch Account Reconciliation Fee (per ¼ hr) | \$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% |
| Special Checks | |
| Cashier's Checks | \$5 |
| Travelers Cheques (per \$100) | \$1 |
| Travelers Cheques for Two (per \$100) | \$2 |
| Counter Checks (per item) | \$1 |
| Money Order – Customers only | \$3 |
| 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 |
| Analyzed Account Fees | |
| Please ask your banker for current fee schedule | |
| 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 |
| Non-Customer Check Cashing Fee | \$5 |

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) This fee may be charged even at a MoneyPass Network ATM. Please see your banker. Other banks may also charge a fee.
- (b) Minimum amount for each additional deposit made after account opening is \$250.
- (c) Monthly account charges may be offset entirely or in part by the 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.
- (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. Refer to the Business Deposit Rate Sheet and the Time Deposit Confirmation Receipt for terms and conditions.
- (j) An Uncollected Funds Fee may be charged when uncollected funds are used. The fee is equal to the amount used multiplied by Prime +3%.
- (k) \$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.