

PERSONAL ACCOUNT TERMS

	Free Checking	Personal Checking	Interest Checking	Business Owner Checking	Premier Money Market Sweep	Money Market	Savings	Youth Savings	Certificate of Deposit	Market Rate IRA	IRA CD	The Ultimate CD
Minimum Opening Amount	\$50	\$50	\$50	\$50	\$50,000	\$1,000	\$50	\$5	\$1,000	\$100	\$1,000	\$1,000
Minimum Daily Balance Required to Avoid Maintenance Fee	N/A	\$500	\$1,500	None ^(d)	\$25,000	\$2,000	\$200	N/A	N/A	N/A	N/A	N/A
Maintenance Fee	None	\$9	\$10	None ^(d)	\$25	\$15	\$3	None	None	None	None	None
Discount for Safe Keeping ^(b)	Safe Keeping Only	\$2 off	\$2 off	N/A	N/A	\$2 off	Safe Keeping Only	Safe Keeping Only	N/A	N/A	N/A	N/A
Minimum Daily Balance Required to Earn Stated Annual Percentage Yield	N/A	N/A	\$500	\$500	None	\$2,000	\$200	None	\$1,000	\$100	\$1,000	\$1,000
Excessive Transaction Fee or Excessive Withdrawal Fee	N/A	N/A	N/A	N/A	Excessive Transaction Fee: \$25 per pre-authorized withdrawal in excess of limits outlined in (g)	Excessive Transaction Fee: \$10 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	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)	\$36	\$28	\$28	\$28	\$28	\$28	\$28	\$28	N/A	N/A	N/A	\$28
Insufficient Funds Fee – Item Pd (per item)	\$38	\$30	\$30	\$30	\$30	\$30	\$30	\$30	N/A	N/A	N/A	\$30
Other Applicable Terms	(e)	(j)	(j)	(d), (f), (h)	(g), (j)	(g), (j)	(g), (j)	(g), (i), (j)	(l)	(l)	(l)	(c), (g), (j), (k)

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Account Terms and Conditions

Account Activity Fees		Debit Card/ATM Fees		Wire Transfers	
Draft Collection Fee	\$20	Debit Card/ATM Card Fee	Free	Wire Fee - Incoming with Fax	\$2
Check Printing Fee	Varies ^(f)	ATM Transaction Fee (Vectra ATMs)	Free	Wire Fee - Incoming Domestic	\$5
Stop Payment Fee (per request)	\$20	ATM Transaction Fee (all other ATMs)	\$1 ^(a)	Wire Fee - Incoming Foreign	\$10
Deposited Item Return Fee	\$5	ATM Balance Inquiry Fee (Vectra ATMs)	Free	Wire Fee - Outgoing Domestic	\$15
Deposited Item Redeposited Fee	\$2	ATM Balance Inquiry Fee (all other ATMs)	\$1 ^(a)	Wire Fee - Outgoing Foreign	\$35
Overdraft Service Fee	\$3	ATM/Debit Card Foreign Transaction Fee (% of total transaction)	1.5%	Foreign Exchange Fees	
Dormant Account Fee – Checking & Money Market (per month)	\$25	Expedited Card Delivery Fee	\$30 ^(m)	Vectra Buys Currency from Customer	\$20
Dormant Account Fee – Savings (per month)	\$10	Special Checks/Money Orders		Vectra Sells Currency to Customer	\$20
Early Closure Fee (closed within 90 days of opening)	\$25	Cashier's Checks (customers only)	\$5	Customer Foreign Draft Fee (express overnight delivery fees extra)	\$20
Inactivity Fee	\$10	Travelers Cheques (per \$100)	\$1	Other/Miscellaneous Fees	
Legal Processing Fee (per debit item)	\$75	Travelers Cheques for Two (per \$100)	\$2	Non-Customer Check Cashing Fee	\$5
Bond Coupon Collection Fee (plus bank cost)	\$10	Counter Checks (per item)	\$1	Telephone Transfer Fee (some limitations may apply)	Free
Branch Account Reconciliation Fee (per quarter hour)	\$10	Statements		Notary	Free
Research Fee (per item)	\$3	Additional Statement Fee	\$2		
		Interim Statement Fee	\$3		
		Statement Hold Fee (per month)	\$5		

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 Bank Personal 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 at 1-800-232-8948.

- (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) A corresponding Small Business Checking, Advanced Business Checking, Business Interest Checking, or Anytime Business Checking must be maintained.
- (e) An Inactivity Fee may be assessed if there are no transactions on the account for 60 consecutive days.
- (f) Check printing fees vary depending upon the style and quantity chosen. Free Vectra Custom Checks for Business Owner Checking.
- (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 Banker.
- (i) Automatically converts to Savings at age 22.
- (j) 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.
- (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. 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 Personal Deposit Rate Sheet and the Time Deposit Confirmation Receipt for terms and conditions.
- (m) 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.