

External Transfer to a Friend Enrollment Form



Complete this Enrollment Form for the ability to electronically transfer funds from personal checking and savings accounts you own at Vectra Bank Colorado ("we" or "us") to an enrolled account ("External Account") with another Financial Institution ("External Bank").

Before signing this Enrollment Form, please review the attached External Transfer to a Friend Agreement and Frequently Asked Questions. Then review this Enrollment form to ensure that it is complete, accurate and signed. Incomplete enrollments will be returned. If you have any questions, please call us at 1-800-884-6725.

Please keep the External Transfer to a Friend Agreement and Frequently Asked Questions for your own records. Submit the signed Enrollment Form to Vectra Bank Online Banking in one of the following ways:

Mail to:

Vectra Bank Online Banking
Attn.: External Transfer to a Friend
Dept. 0888
PO Box 30709
Salt Lake City, UT 84130-0709

Fax to:

866-883-6338

Scan and Email to:

VectraOnlineBankingCustomerSupport@vectrabank.com

Processing your Enrollment request usually takes 5 to 7 business days. After processing, we will send you a secured email message stating that the External Account has been added to your Online Banking profile. We will send that message to the email address currently appearing in your Online Banking profile.

1. Your Information (required) *(please print)*

Full Name		Primary Vectra Bank Checking or Savings Account Number		
Home Address				
City	State	ZIP	Preferred Phone Number	Alternate Phone Number

Transfers can be made from any of the eligible personal checking or savings accounts that appear in your Online Banking profile.

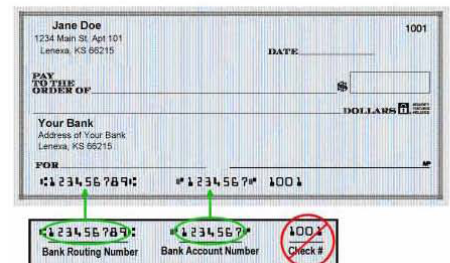
2. External Account Information & Terms *(complete this section with information about the External Account)*

Primary Account Holder's Name on External Account		Name of External Bank		External Account Type <i>(select only one)</i>
Bank Account Number		Bank Routing Number	Bank Phone Number	<input type="checkbox"/> Personal Savings
				<input type="checkbox"/> Personal Checking

For External Transfer to a Friend, the Vectra Bank customer does not have to be a signer on the external account. Funds can only be transferred to this external account from the Vectra Bank account.

3. Agree to Terms

"You" means the individual named in Section 1. **This authorization will remain in effect until you revoke it by deleting the External Account from your online banking profile and cancelling any pending transfers.** Vectra Bank may refuse to make any transfer to the External Account, at any time and for any reason, including but not limited to: written or verbal instruction from anyone providing evidence of ownership of the External Account; overdrafts, unrecoverable rejects, or returns from the External Bank; fraud; or possible fraud or illegal use. You agree to enroll only personal accounts (business, corporate or organization accounts are NOT allowed). **You understand, and agree to, the additional terms and conditions** in the attached External Transfer to a Friend Agreement.



The sample check on this page is to help you locate the Routing Number and Account Number on your checks. If you are not certain of these numbers, please contact the External Bank. Call Vectra Bank Online Banking Customer Support at 1-800-884-6725 with any other questions.

Signature(s)	Date
--------------	------

Bank Use Only				
Received By	Date Received	Verified By	Date Verified	Enrollment Number

External Transfer to a Friend

Frequently Asked Questions



1. What is an External Transfer to a Friend?

An External Transfer to a Friend allows you to transfer funds electronically from your Vectra Bank personal checking, money market, or savings account to a checking or savings account owned by somebody else (a "Friend") at another financial institution. The Friend's account is called an "External Account." This transfer occurs through Personal Online Banking and the Automated Clearing House (ACH) system.

2. How do I sign up for External Transfer to a Friend?

You will need to enroll each External Account by completing and submitting an External Transfer to a Friend enrollment form to Vectra Bank. This form can be downloaded from the Personal Online Banking site by selecting **Transfers > Other Accounts > Add Friend's External Account**. Complete the form and return to Vectra Bank one of the following ways:

Mail to:

Vectra Bank Online Banking
Attn.: External Transfer to a Friend
Dept. 0888
PO Box 30709
Salt Lake City, UT 84130-0709

Fax to:

866-883-6338

Scan and Email to:

OnlineBankingETTF@vectrabank.com

Once your enrollment request is processed and approved, Vectra Bank will send you a secured email message stating that the External Account has been added to your Online Banking profile. Processing and approval usually take 5 to 7 business days.

3. Is there a difference between External Transfers and External Transfer to a Friend?

Yes, the External Transfers are transfers to or from accounts at other financial institutions in which you are a signer; Transfers to a Friend are transfers from your Vectra Bank account to an account owned by somebody else at another financial institution. The difference is who owns the two accounts.

4. Is External Transfer to a Friend the same as Transfer to a Friend at Vectra Bank?

No, External Transfer to a Friend allows you to transfer funds from your account at Vectra Bank to an account owned by somebody else at another financial institution. The difference is that it provides the capability to transfer to a Friend's account outside of Vectra Bank.

5. Do I need to notify the other financial institution?

No.

6. Can I enroll any External Account of a Friend?

The Friend's External Account must be a checking or savings account with a financial institution that accepts ACH transactions.

7. Will I be able to see the balance of my Friend's account?

No.

8. Can I transfer funds from my Friend's account?

No, you can only transfer funds from your Vectra Bank account to your Friend's account.

9. How long does it take for funds to reach my Friend's account?

Outbound transfers (transfers from your Vectra Bank account) will be delivered on the date you specify (but cannot be less than two business days from the date you enter your order). Transfers scheduled after 2:00 pm MST will not be processed until the next business day. Availability of the funds transferred will be subject to the other banks' hold policies. For example, if you schedule a transfer prior to 2:00 pm on a Monday, your Friend will receive the funds in his/her external account by Tuesday or Wednesday at the latest. When you place an order for an External Transfer, we will hold the funds on the business day before the scheduled delivery date of the transaction. The hold will remain in place until the funds are sent and the transaction is posted.

10. Which of my accounts can be used to make External Transfers to a Friend?

Once you are enrolled in the External Transfer to a Friend service, each of your personal checking and savings accounts that appear in your Online Banking profile will be capable of making External Transfers to a Friend, with the exception of accounts that have "view-only" access.

11. Is there a cost for an External Transfer to a Friend?

Vectra Bank does not charge an enrollment fee or a transaction fee for the External Transfer to a Friend service. No fee for that service will be adopted without prior notice in accordance with the terms of your Online Banking Agreement and Vectra Bank Deposit Agreement. All fees and charges otherwise applicable to your accounts and transactions therein remain applicable (e.g., if your deposit account limits the number of transactions you can conduct before fees for that account apply).

12. Can anyone use this service? Can businesses enroll?

External Transfer to a Friend is available only to Personal Online Banking customers who have at least one personal checking, money market or savings account. Businesses and business accounts are not eligible.

13. Is there a limit to how much money I can transfer?

For security or risk purposes, Vectra Bank may from time to time in its discretion set and modify without prior notice limits on the individual or aggregate amount of External Transfer to a Friend and related transfers in your accounts. Daily limits apply to the transfers scheduled to occur on any given day, not to the transfers that you may enter into the Online Banking system on any given day. Current limits can be ascertained by calling Vectra Bank Online Banking at 800-884-6725.

14. What do I do if I no longer wish to transfer to the External Account?

Simply delete your Friend's External Account from your Online Banking profile: go to the **Other Accounts** screen under the **Transfer** menu and click the **Remove** button next to the account. Vectra Bank may in its discretion limit the number of times that the same External Account may be added to your Online Banking profile.

15. Who do I contact if I have additional questions or need help enrolling an External Transfer to a Friend account?

You can contact Online Banking Customer Support at 1-800-884-6725.



External Transfer to a Friend Agreement

(Addendum to the Online Banking Services Agreement)

GENERAL

The terms “you” and “your” refer to the individual customer accepting this External Transfer to a Friend Agreement (this “Agreement”). The terms “our”, “we”, and “us” refer to ZB, N.A. dba Vectra Bank. Other terms are defined in this Agreement or your Online Banking Services Agreement. This Agreement is an addendum to and hereby incorporates all of the terms, conditions and limitations of your Online Banking Services Agreement and Vectra Bank Deposit Agreement.

By entering into this Agreement, you can electronically transfer funds from your eligible personal checking or savings account at Vectra Bank (an “Eligible Account”) to an enrolled checking or savings account that is owned by another person (a “Friend”) at another financial institution (an “External Account” at an “External Financial Institution”). Each transfer that you make to an External Account at another Institution is called an “External Transfer to a Friend.” The services described herein are called the “Service.” We may change the types of accounts served, or the types of transfers that can be made, using the Service at any time without notice. This Agreement governs only the External Transfers you make to a Friend using the Service. Without limitation, this Agreement does not govern transfers that you make to your own accounts Vectra Bank or elsewhere using Online Banking, or govern transfers that you make to third parties using bill payment or other services.

AUTHORIZATION AND TERMINATION

By enrolling in the Service, or by making any External Transfer to a Friend using the Service, you accept the terms of this Agreement and: (a) represent and warrant that you have permission from the owner(s) of that External Account to make transfers thereto; and (b) authorize Vectra Bank to electronically transfer funds from your accounts to the External Account based on instructions entered through Vectra Bank’s Online Banking Website, or to correct any errors that Vectra Bank identifies.

Your authorizations to Vectra Bank regarding any External Account will remain in full force until you terminate the Service for that or all of your External Accounts as provided herein in the section entitled “Termination of the Services.”

ENROLLMENT OF AN EXTERNAL ACCOUNT



External Transfer to a Friend Agreement

(Addendum to the Online Banking Services Agreement)

You will need to enroll an External Account before you can transfer funds to it. To “enroll” an External Account, complete an “External Transfer to a Friend Enrollment Form” and have it accepted by Vectra Bank.

Vectra Bank reserves the right to reject an enrollment request for any reason, including but not limited to potential fraud or misuse, other limitations as outlined by the United States Department of the Treasury’s Office of Foreign Assets Control, or an incomplete enrollment. You agree to enroll only personal accounts (i.e., business, corporate, or organization accounts are NOT allowed).

Not all types of accounts are eligible for ACH transfers. You may be subject to penalties by the External Financial Institution, or may suffer negative tax consequences, for certain transactions involving Retirement (401k, IRA, etc.), Savings, Money Market Accounts, Certificates of Deposit, Trusts, Loans, Custodial, Business, Corporate and other types of accounts. It is your responsibility to verify with the External Account owner and the External Financial Institution any restrictions regarding transfers to any External Account that you enroll. Vectra Bank is not responsible for direct, indirect, special or consequential costs, fees, losses, penalties, or other damages resulting from External Transfers to a Friend that are not permitted under restrictions of External Financial Institutions or those imposed by applicable laws and regulations.

EXTERNAL ACCOUNT NUMBER POLICY

Vectra Bank may, but has no obligation to validate any External Account number that you provide in the enrollment process. It is your responsibility to ensure you enter a valid and correct External Account number. External Transfers to a Friend sent to invalid or incorrect account numbers may not be recoverable. If you provide an invalid or incorrect External Account number, Vectra Bank will NOT be responsible for returning funds due to an unrecoverable External Transfer to a Friend.

TRANSFERRING TO AN EXTERNAL ACCOUNT

All External Transfers to a Friend are subject to the rules and regulations of the External Financial Institution. You agree not to transfer any funds to an External Account where that transaction would not be allowed under the rules or regulations applicable to such accounts. You agree to obtain any and all permissions required by the External Financial Institution or External Account owner prior to transferring funds to an External Account.



External Transfer to a Friend Agreement

(Addendum to the Online Banking Services Agreement)

When you place an order for an External Transfer to a Friend, Vectra Bank will hold the funds on the business day before the scheduled delivery date of the transaction. The hold will remain in effect until the funds are sent and the transaction is posted.

We may honor but are not required to honor External Transfers to a Friend in excess of the collected funds in your Eligible Account. If your Eligible Account has insufficient funds to cover an External Transfer to a Friend, Vectra Bank may, at its sole discretion:

- Honor the funds transfer under the terms of any Vectra Bank overdraft protection plan you have established.
- Honor the funds transfer and create an overdraft in your Eligible Account. Vectra Bank may hold balances in your other Vectra Bank accounts until the overdraft is paid. In addition, Vectra Bank may advance funds under your Vectra Bank/Zions First National Bank issued Credit Card. Charges to your Vectra Bank/Zions First National Bank issued Credit Card to cover these transfers will be considered a cash advance (see your Credit Card disclosures for applicable fees).
- Refuse to honor the funds transfer.
- Cancel any and all External Transfers to a Friend to any and all External Accounts.

Fees may apply to any of the above remedies. Please refer to your Vectra Bank Deposit Agreement for additional details.

If any External Transfers to a Friend are returned to Vectra Bank for any reason, Vectra Bank will return the funds, within a reasonable time, to your Eligible Account.

***The External Transfer to a Friend Service does not permit you to transfer or draw funds from any External Account.**

CANCELING SPECIFIC FUNDS TRANSFERS

You may cancel any scheduled one-time or recurring transfer initiated through the Vectra Bank Online Banking website if you do so within one business day prior to the scheduled transaction processing date (i.e., two business days before the scheduled delivery date). This can be done by submitting a timely request through Vectra Bank's Website, by calling **1-800-884-6725**, or writing to us at:



External Transfer to a Friend Agreement

(Addendum to the Online Banking Services Agreement)

Vectra Bank – Online Banking
Attn: External Transfer to a Friend, Dept. 0888
P.O. Box 30709
Salt Lake City, UT 84130-0709

A cancellation request for a one-time transfer will apply to that specific transaction.

Vectra Bank may refuse to honor any External Transfer to a Friend, at any time for any or no reason, including but not limited to: written or verbal notice from other apparent owners of the External Account; overdrafts, unrecoverable rejects, or returns from the External Financial Institution; or possible fraud or illegal use.

TERMINATION OF THE SERVICE

If, at any time, you wish to terminate your use of the Service for any or all enrolled External Accounts, you will need to immediately discontinue use of the Service for those External Accounts, cancel any scheduled transactions (whether scheduled or recurring) to those External Accounts, and delete those External Accounts from your Online Banking profile. (See also Section entitled “Canceling Specific Funds Transfers.”) You may cancel transactions that are not in-progress through the Vectra Online Banking website, by calling our Online Banking Customer Support at **1-800-884-6725**, or by writing to us at:

Vectra Bank – Online Banking
Attn: External Transfer to a Friend, Dept. 0888
P.O. Box 30709
Salt Lake City, UT 84130-0709

Termination of Service with an External Account may be requested by you, or by any other owner or person presenting ownership of that External Account. Notwithstanding your termination of the Service, this Agreement will continue to govern any transactions that cannot be canceled at the time of your termination.

Vectra Bank reserves the right to terminate or suspend your access, or any access, to this Service, to cancel any and all transactions, and remove or suspend any or all enrolled External Account for any or no reason, including but not limited to fraud, misuse, kiting, ACH transaction rejects and returns, or any unauthorized access or use of the Service.

TRANSFER LIMITS



External Transfer to a Friend Agreement

(Addendum to the Online Banking Services Agreement)

For security or risk purposes, Vectra Bank may from time to time in its discretion set and modify without prior notice limits on the individual or aggregate amount of External Transfers to a Friend, and related transfers involving your accounts. Current limits can be ascertained by calling Vectra Bank Online Banking Customer Support at **1-800-884-6725**. In addition, if you transfer from a Savings or Money Market account, the account is limited to a total of six transfers per statement cycle. See your Vectra Bank Deposit Agreement for details.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR EXTERNAL TRANSFERS TO A FRIEND

Please contact our Online Banking Customer Service Center at **1-800-884-6725** in regards to errors or questions about your External Transfers to a Friend, or write to us at:

Vectra Bank – Online Banking
Attn: External Transfer to a Friend, Dept. 0888
P.O. Box 30709
Salt Lake City, UT 84130-0709

Refer to the section in your Vectra Bank Deposit Agreement and your Account statements for further information outlining your need to review your Account statements regularly, and how errors and questions on electronic funds transfers should be reported, and how they are processed.

DISPUTES

Any claim or dispute under or in connection with this Agreement, the Service or any External Transfer to a Friend shall be resolved in the manner set forth in your Vectra Bank Deposit Agreement.

FEES

There is no fee charged by Vectra Bank for enrolling in this Service, or for making an External Transfer to a Friend. However, there may be fees charged by the External Financial Institution for ACH transactions involving an External Account. You should check with your External Financial Institution for any such fees.

CHANGES TO FEES OR OTHER TERMS



External Transfer to a Friend Agreement

(Addendum to the Online Banking Services Agreement)

We reserve the right to change the fees or other terms described in this Agreement, as set forth in the Online Banking Services Agreement.