

CARHOF Checking

(Colorado Association of Realtors Housing Opportunity)



Information is current as of March 11, 2026.

This disclosure only summarizes the features of this account and are subject to change. We will notify you in advance of any changes as required by law. For additional terms governing your account, please see the **Deposit Account Agreement** and the **Vectra Bank Colorado Business Accounts Schedule of Fees** by visiting any branch or online at www.vectrabank.com.

Account Opening and Usage	
Minimum Deposit Needed to Open Account	\$100
Monthly Service Fee	\$0
Paper Statement Service <i>(Applies to statements that are printed and mailed)</i>	\$0 for statements printed and mailed. There is no charge for eStatements through Digital Banking.
Account Limitations	No Debit Card Access No ATM Access No Bill Pay Access
Interest and Payment	
Earns Interest	Yes - This product has a variable interest rate. See the Vectra Bank Colorado Deposit Products Rate Sheet for details. ¹ Interest compounds daily and will be credited to your account monthly . Interest is paid monthly to CARHOF. If you close your account before interest is credited, you will not receive accrued interest. Interest begins to accrue no later than the business day we receive credit for the deposit of checks. See your Deposit Account Agreement for more information on how interest accrues.
Account Features	
Convenience Services ²	Digital Banking Mobile Banking ³
Overdraft Fees, Practices, and Services	
Overdraft Practices and Services	Customers are required to keep these accounts free of overdraft. No overdraft protection is allowed.

- Variable interest rate:** Your interest rate and annual percentage yield (APY) may change at our discretion at any time without notice. The APY assumes that interest paid remains in the account. A withdrawal will reduce earnings. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the collected balance in your account each day. See your Deposit Account Agreement for more information on how interest is calculated using the "daily balance method."
- Convenience Services:** Some online and mobile banking features may not be extended to minors. Internet, mobile, and text messaging service provider rates and fees apply for the following services: Online Banking, Mobile Banking, Card Alerts, or Mobile Card Fraud Alerts. Additional Bill Pay fees apply for expedited delivery options. Transaction notifications are sent to your email account and/or mobile device by SMS text. Account must be enrolled in Online Banking to enroll in and manage Card Alerts.
- Mobile Banking requires download of the smartphone version of the Vectra Bank Colorado app from the Apple® App Store or Google Play®. Message and data rates from your wireless provider may apply. Requires enrollment in Online Banking. Please refer to the applicable Rate and Fee Schedule (Schedule of Fees or Service Charge Information). Subject to terms and conditions of the Digital Banking Service Agreement. Trademarks used are the property of their registered owner and Vectra Bank Colorado is neither affiliated with nor endorses these companies or their products/services.

Transaction Processing

Deposit and Withdrawal Posting Information

Transactions are posted chronologically throughout the business day, whether they are deposits (credits) or withdrawals (debits), in one of two ways:

- 1) In-branch transactions, digital banking transactions, ATM transactions, wires, and Point-of-Sale PIN-based debit card transactions are immediately posted to the Bank's processing system at the time they are conducted;
- 2) Point-of-Sale signature-based debit card transactions, Automated Clearing House (ACH) transactions, "federal in-clearing checks" (checks drawn on your account but deposited at another bank), remotely deposited checks, lockbox transactions, and transactions processed by a Division of Zions Bancorporation, N.A. other than the Division that holds your account) are first grouped into batches of like transactions then posted at regular intervals (usually hourly).

Both ways of Real Time Processing pause at an End-of-Day Cutoff Point but resume the following business day. Interest is calculated and balances are determined (including balances for statement purposes, the Available Balance, any Overdrafts, or Insufficient Funds), at the End-of-Day Cutoff Point. For more details see your **Deposit Account Agreement**.