

This disclosure only summarizes features of this account. For additional terms governing your account, please see the Deposit Account Agreement. Current copies of the Deposit Account Agreement are available at any branch or online at www.vectrabank.com. Information current as of 04/01/2022.

Account Opening and Usage	
Minimum deposit needed to open account	\$100
Monthly Maintenance Fee ¹	\$23
Paper Statement Service	\$0 —Checking Statement \$10 —Analysis Statement
Transaction and Cash Deposit Fees ²	Please see the applicable fee schedule for this category of fees.
Earns Interest	No

Account Features	
Convenience Services ³	Treasury Internet Banking Remote Deposit Capture Merchant Services from First Data Merchant Services LLC ⁴ Fraud Protection Cash Management and Payment Solutions
ATM Access	\$0 for transactions at ATMs owned by Vectra Bank or other divisions of Zions Bancorporation, N.A. Vectra Bank fees apply to transactions at ATMs not owned by Zions Bancorporation, N.A. In addition, ATM operator fees may be assessed. See the applicable fee schedule for details.

Overdraft Services	
Insufficient Funds (NSF) Fee	Fee Amount \$35 - Per check, ACH, or wire transaction posted against insufficient funds, whether the bank pays or returns the transaction. - Per multiple-use debit card transaction paid against insufficient funds. - Per non-debit card withdrawal transaction paid against insufficient funds. Each item that posts against a negative balance in your account will incur an NSF fee.
Overdraft Interest Rate ⁵	11.75%
Overdraft Protection	Optional overdraft protection services are available; subject to application and credit approval. Overdraft fees and applicable transfer fees may apply. See the Deposit Account Agreement and the applicable fee schedule for details.

How Deposits and Withdrawals Work

Deposit Funds Availability <i>(When funds deposited to your account are generally available)</i>	Cash deposited: Next business day Check deposited: Next business day generally, unless a hold is placed Direct Deposit and Wire Transfer: Same business day We may place a hold on funds you deposit in your account by check. If we do, a portion of the funds will generally be available to you the first business day after the day of deposit. Depending on the type of check you deposit, the remainder of the funds may not be available to you until the second day after the day of deposit or even later. We will generally tell you at the time you deposit a check if a portion of the funds from the check will not be available to you the business day after the day of deposit. We will also tell you when those funds will be available. For determining the availability of funds deposited by check, every day is a business day, except Saturdays, Sundays, and federal holidays. The end of a business day varies by banking center. See your Deposit Account Agreement for additional details.
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Additional Disclosures

Amendments	These terms and your Deposit Account Agreement are subject to change with such notice as required by law. See your Deposit Account Agreement for details.
Other Fees	Please see the applicable fee schedule for service fees not listed.
Dispute Resolution Agreement	Disputes are subject to binding Arbitration if the Jury Waiver is not enforced. See your Deposit Account Agreement for details.

1. The monthly maintenance fee is captured through Account Analysis. Account Analysis is a systematic method of grouping balance, activity, service, and fee data. The Account Analysis statement (much like an invoice) displays certain bank activities and services that have been used during the month. Related fees and the “earnings credit” are also displayed. Fees may be reduced or eliminated by the earnings credit, which is calculated using account balances and a bank-determined rate.
2. The Transaction and Cash Deposit Fees show the standard charges applicable to this account for each transaction. The standard fees listed, however, may be adjusted and customized to you depending on Relationship Pricing and additional Treasury services you utilize in your deposit account. For a full list of any adjusted charges, please refer to your pro forma (along with the Fee Schedule document), or you may also contact your relationship manager.
3. Convenience Services are internet, mobile and text messaging services. Internet, mobile and text messaging service provider rates and fees may apply for the following services: Business Online Banking, Treasury Internet Banking, any of our online products, mobile applications and alerts. Additional Bill Pay fees may 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 products to manage alerts.
4. The First Data® name, logo and related trademarks and service marks are owned by First Data Corporation and are registered or used in the U.S. and many foreign countries. All trademarks, service marks and trade names referenced in this material are the property of their respective owners. Merchant Services products and services are provided by First Data Merchant Services LLC and not by Vectra Bank, a division of Zions Bancorporation, N.A. Member FDIC.
5. Any overdraft interest that accrues will be assessed through the Account Analysis system. Contact your relationship manager for details.