Anytime Checking

Information is current as of September 22, 2025.

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 Personal Accounts Schedule of Fees** by visiting any branch or online at www.vectrabank.com.

Account Opening and Usage	
Minimum Deposit Needed to Open Account	**$50**
Monthly Service Fee	**$7**
How to Avoid the Monthly Service Fee	**$0** monthly service fee if you meet **one** of the following conditions during the statement month: • $250 minimum direct deposit[1] **OR** • Keep your daily account balance at $500 or above[2] **OR** • 25 years old or younger[3]
Paper Statement Service *(Applies to statements that are printed and mailed)*	**$2** for statements printed and mailed. There is **no charge for eStatements** through Digital Banking.
Earns Interest	No
Account Features	
ATM Access	**$0** for transactions at ATMs owned by Vectra Bank Colorado or other divisions of Zions Bancorporation, N.A. Vectra Bank Colorado Fees apply to transactions at ATMs not owned by Zions Bancorporation, N.A. See the **Vectra Bank Colorado Personal Accounts Schedule of Fees** for details. Additional ATM fees may be assessed by operators of ATMs not owned by Zions Bancorporation, N.A.
Convenience Services[4]	• Digital Banking with Bill Pay[5] • Mobile Banking with Mobile Check Deposit[6] • Visa® Debit card

1. **Direct Deposit:** A direct deposit is an electronic credit to your account (e.g. government benefits, payroll). Transfers from one Vectra Bank Colorado account to another or deposits made at a banking center do not qualify as a direct deposit. All direct deposits made during the statement month are added together to determine the total direct deposit amount used to waive the monthly service fee.
2. **Daily Account Balance** is measured by the amount of funds held in this account at the end of each day.
3. **25 years old or younger**: An account holder must be 25 years old or younger for the monthly service fee to be waived. This benefit will terminate at the end of the statement cycle in which all account holders turn 26 years old.
4. **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 and manage Card Alerts.
5. 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.
6. Mobile Check Deposit requires enrollment in Mobile Banking. Limits apply, see our Digital Banking Service Agreement. Message and data rates from your wireless provider may apply.

Overdraft Fees, Practices, and Services	
Insufficient Funds (NSF) Fee	**$0** if the bank returns or declines a transaction that will overdraw the account.
Overdraft Fee	**$29** per item if the bank pays any of the following: • An ATM or Everyday Debit Card Transaction that overdraws your account - if you have opted in to our Debit Card Overdraft Service.[7] • A Recurring Debit Card Transaction that overdraws your account.[8] • A debit transaction - for example a check, ACH, or wire transaction - that overdraws your account. We will charge your account no more than five per-item Overdraft fees on any business day. We will not charge any per-item Overdraft fees if your account is overdrawn $30 or less after all credit and debit transactions are posted to your account following the close of the business day.
Overdraft Practices and Services	**Standard Overdraft Services:** At our discretion, we may authorize and pay checks, ACH, Recurring Debit Card Transactions, and other items that overdraw your account. Payment of these items may result in Overdraft fees as disclosed above. Our standard overdraft practices do not apply to ATM transactions and Everyday Debit Card Transactions. **Debit Card Overdraft Service:** If you opt in to our Debit Card Overdraft Service, we may, at our discretion, authorize and pay ATM or Everyday Debit Card Transactions that overdraw your account. Payment of these items may result in Overdraft fees as disclosed above. **Overdraft Protection Options:** We offer Overdraft Protection Plans, such as a deposit account or line of credit linked to your account (credit approval required). These services may be less expensive than our standard overdraft services and/or debit card overdraft service. See your **Deposit Account Agreement** for details.
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.**

7. **Everyday Debit Card Transaction:** A one-time transaction or purchase in which the cardholder provides their Vectra Bank Colorado debit card or debit card number to a merchant for payment of goods or services that are not recurring. Each payment is normally authorized (confirmed) by you (usually with a PIN or cardholder's signature) at the time of the transaction or purchase. We are authorized to rely on the originating bank's or the merchant's coding of the transaction as an Everyday Debit Card Transaction for all purposes, including refusing or paying the charge and assessing the applicable fee if the account has an insufficient Available Balance.
8. **Recurring Debit Card Transaction:** A debit card transaction made on a regular basis, such as setting up your debit card to pay monthly bills. We are authorized to rely on the originating bank's or merchant's coding of the transaction as a Recurring Debit Card Transaction for all purposes, including refusing or paying the charge and assessing the applicable fee if the account has an insufficient Available Balance.