Premier Sweep Account

Information is current as of April 20, 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 of 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	**$10,000**
Monthly Service Fee	**$0**
Paper Statement Service *(Applies to statements that are printed and mailed)*	**$0** for statements printed and mailed. There is **no charge for eStatements** through Digital Banking.
Sweep Information	The Premier Sweep Account must be linked to a checking account. Each customer will select a maximum balance and a minimum balance associated with the linked checking account. Excess funds will automatically transfer (sweep) to the Premier Sweep Account when the balance in the linked checking account goes above the maximum balance. Funds in the Premier Sweep Account will automatically transfer (sweep) back to the checking account when the balance in the linked checking account drops below the minimum balance specified for the account (see withdrawal limits below).
Withdrawal Limits	**$15 for each withdrawal after six (6) per month.** There is a limit of six (6) withdrawals in a monthly statement cycle. These include withdrawals that are pre-authorized and withdrawals by check, debit card, online or mobile transfer, ATM, ACH, or made in person, by mail or telephone, and all other types of customer-initiated withdrawals from your account. If you made more than six (6) limited withdrawals in a statement cycle, you may incur a fee for each excess withdrawal. We will charge your account no more than ten (10) excessive transaction fees in a monthly statement cycle.
Checks	Checks are not provided or permitted for use with the Premier Sweep Account.
Interest and Payment	
Earns Interest	**Yes - This product has a variable interest rate when you keep your balance at $10,000 or above.** See the **Vectra Bank of Colorado Deposit Products Rate Sheet** for details.[1] **Interest compounds daily** and will be **credited to your account monthly**. 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.

1. **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."

Overdraft Fees, Practices, and Services	
Overdraft Practices and Services	Does not apply to the Premier Sweep Account.

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.**