

# Business Accounts Schedule of Fees

Effective June 26, 2026

For non-analyzed business accounts unless otherwise disclosed in your account specific Terms and Conditions

|                                 |                                                                |               |                                                                                                                                                                                                                                                                                    |
|---------------------------------|----------------------------------------------------------------|---------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ACCOUNT VERIFICATION            | Client Verification Letter                                     | \$10          | Per Letter                                                                                                                                                                                                                                                                         |
|                                 | Third Party Requested Account Verification                     | \$20          | Per Request                                                                                                                                                                                                                                                                        |
|                                 | Third Party Requested-Balance Confirmation                     | \$10          | Per Request                                                                                                                                                                                                                                                                        |
| ATM AND DEBIT CARD TRANSACTIONS | Vectra ATM Transaction                                         | No Charge     | Vectra, other divisions of Zions Bancorporation, N.A., and MoneyPass® Network.                                                                                                                                                                                                     |
|                                 | Non-Vectra ATM Transaction                                     | \$2           | For using another bank's ATM to complete any transaction. In addition, fees from other bank may apply.                                                                                                                                                                             |
|                                 | Vectra ATM Inquiry                                             | No Charge     | Vectra, other divisions of Zions Bancorporation, N.A., and MoneyPass® Network.                                                                                                                                                                                                     |
|                                 | Non-Vectra ATM Inquiry                                         | \$2           | For using another bank's ATM to complete any transaction. In addition, fees from other bank may apply.                                                                                                                                                                             |
|                                 | ATM Mini Statement                                             | No Charge     | Per Mini Statement<br>This service may not be available at all ATMs.                                                                                                                                                                                                               |
|                                 | ATM/Debit Card Foreign Transaction                             | 1.5% of US \$ | % of total transaction.                                                                                                                                                                                                                                                            |
|                                 | Debit Card/ATM Card Fee                                        | No Charge     |                                                                                                                                                                                                                                                                                    |
|                                 | Debit Card Replacement Overnight Fee (Expedited Card Delivery) | \$25          | Per request, 2-3 Business Day Fed-Ex Delivery                                                                                                                                                                                                                                      |
|                                 | Debit Card Replacement Same Day Fee (Expedited Card Delivery)  | \$39          | Per request, 1 Business Day Fed-Ex Delivery                                                                                                                                                                                                                                        |
|                                 | VISA® Business Debit Card Limits                               |               | Signature, Cash Advance, and POS maximum daily limits are aggregate limits. Bank at its option may reduce, increase or restrict daily limits.<br>Visa Business Debit Card Daily Spending Limits: Please refer to the Visa Business Debit Card Application for daily limit options. |
|                                 | ATM (Customer Withdrawal)                                      | \$520         | Per 24-Hour Period (Maximum \$300 may be withdrawn in a single transaction.)                                                                                                                                                                                                       |
|                                 | POS                                                            | Varies        | Daily spending limit(s) vary based on business need.                                                                                                                                                                                                                               |
|                                 | Cash Advance                                                   | Varies        | Daily spending limit(s) vary based on business need.                                                                                                                                                                                                                               |
|                                 | Signature Purchase                                             | Varies        | Daily spending limit(s) vary based on business need.                                                                                                                                                                                                                               |
| CURRENCY AND COIN               | Currency Purchased (per \$1,000)                               | \$1.50        | Billed one month in arrears and listed as "Service and Transaction Fees" on account statement. Currency purchased includes coin and cash; no charge up to first \$1,000 purchased, then transactions accumulated, and fees billed per monthly statement cycle.                     |
|                                 | Currency Purchased                                             | \$0.50        | Per Strap                                                                                                                                                                                                                                                                          |
|                                 | Rolled Coin Purchased                                          | \$0.15        | Per Roll                                                                                                                                                                                                                                                                           |
|                                 | Currency/Coin Deposited                                        | \$0.25        | Per \$100 currency/coin deposited in excess of product threshold per statement cycle. Refer to your Account Product Disclosure for threshold.                                                                                                                                      |
|                                 | Coin Counting                                                  | \$5           | Per Bag                                                                                                                                                                                                                                                                            |
|                                 | Coin Counting                                                  | \$2           | Less than a bag                                                                                                                                                                                                                                                                    |
| CASHIER'S CHECKS                | Cashier's Check   Customer                                     | \$8           | Per Check                                                                                                                                                                                                                                                                          |
|                                 | Cashier's Check   Non-Customer                                 | \$8           | Per Check<br>Non-Customers can exchange a check drawn on Vectra Bank for a Cashier's Check.                                                                                                                                                                                        |

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## DORMANT ACCOUNTS

Dormant Account \$15

Fee charged per month to accounts without customer-initiated activity for 365 consecutive days. Accounts are considered dormant when there is no customer-initiated debit or credit activity to an account and the customer has not had contact or communicated with the bank for more than 365 consecutive days. Automatic or recurring transactions do not count as customer-initiated activity. Regular account fees may continue to apply, and regular account interest will be paid until such time as the account is closed.

CD accounts are not assessed a dormant account fee.

## FOREIGN CLEARING

### Canadian Check Deposit (Cash Letter)

Canadian Check Clearing Fee

\$10

### Other financial institutions' fees may apply.

Per Item

USD Check Clearing Fee

\$25

Per Item

### Foreign Collection Clearing

Foreign Collection Item

\$50

### Other financial institutions' fees may apply.

Per Item

## LEGAL PROCESSING

Legal Process

\$100

Per Order

Refer to the Deposit Account Agreement for details on Legal Process.

## ONLINE BANKING

Online Banking

No Charge

For Transaction History Access, there is no charge up to 350 transactions per month, \$0.20 for each thereafter.

Mobile Banking

No Charge

Web browser and mobile app access. Message and data charges from service provider may apply.

Online or Mobile Banking with Bill Pay

No Charge

No charge up to 20 bills, \$0.50 for each bill after 20.

Direct Connect (formerly PC Banking)

\$5

Per Month

Direct Connect (formerly PC Banking) with Bill Pay

No Charge

Business Mobile Deposit Credit

No Charge

Per Item

Prefunded Employee Direct Deposits

\$20.00

Fee charged per month for up to 20 direct deposits. Additional direct deposits are \$0.40 each.

### The fees outlined here apply to accounts enrolled in the Online Banking Payments Package™.

Payments Package™

\$30.00

Per Month; Per Account

ACH Small Business Direct Deposit of Payroll

No Charge

Per Month; Per Item

ACH Business to Business Payments

No Charge

Per Month; Per Item

Check Verify

No Charge

Per Month; Per Item

Mobile Deposit Plus

No Charge

Per Month; Per Item

Online Wire Transfers Module

No Charge

Per Month; Per Account

Domestic Incoming Wire

No Charge

Per Wire

International Incoming Wire

No Charge

Per Wire

Online Domestic Outgoing Wire

\$20.00

Per Wire

Online International Outgoing Wire

\$40.00

Per Wire

## ONLINE BANKING PAYMENTS PACKAGE™

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|                                                                                                                                                                                          |                                                                                       |         |            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                  |          |                      |          |           |          |       |          |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|---------|------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|----------|----------------------|----------|-----------|----------|-------|----------|
| OVERDRAFT TRANSACTIONS                                                                                                                                                                   | Overdraft Fee - Paid Items                                                            |         | \$29       | <ul style="list-style-type: none"><li>•Per check, ACH, or wire transaction that overdraws your account.</li><li>•Per multiple-use debit card transaction that overdraws your account.</li><li>•Per non-debit card transaction that overdraws your account.</li></ul> <p>We will charge your account no more than 10 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 (not applicable for Analyzed accounts).</p> |                  |          |                      |          |           |          |       |          |
|                                                                                                                                                                                          | Insufficient Funds Fee - Returned Items                                               |         | \$0        | For any transaction the bank returns or declines that will overdraw the account (not applicable for Analyzed accounts).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                  |          |                      |          |           |          |       |          |
|                                                                                                                                                                                          | Overdraft Deposit Transfer                                                            |         | \$8        | A transfer fee will be charged every time a transfer over \$10 is made from your linked Deposit Account.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                  |          |                      |          |           |          |       |          |
|                                                                                                                                                                                          | Business Access Loan Sweep Transfer Fee                                               |         | \$8        | Per sweep from Business Access Line of Credit to linked deposit account.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                  |          |                      |          |           |          |       |          |
|                                                                                                                                                                                          | Interest Rate                                                                         |         | 18%        | Annual interest rate on the overdraft balance of a charged-off account. See deposit account agreement for additional details.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                  |          |                      |          |           |          |       |          |
| RETURNED ITEMS                                                                                                                                                                           | Deposit Item Returned Fee                                                             |         | \$12       | Per Item                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                  |          |                      |          |           |          |       |          |
|                                                                                                                                                                                          | Stop Payment                                                                          |         | \$35       | Per Request                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                  |          |                      |          |           |          |       |          |
| STOP PAYMENTS                                                                                                                                                                            | Debit Card Preauthorized Stop Payment                                                 |         | \$15       | Per Request                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                  |          |                      |          |           |          |       |          |
|                                                                                                                                                                                          | Box sizes listed are not available at all locations. Contact branch for availability. |         |            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                  |          |                      |          |           |          |       |          |
| SAFE DEPOSIT BOX                                                                                                                                                                         | 1.5x5                                                                                 | \$20.00 | 5x5        | \$45.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 9x10             | \$100.00 | 11x40                | \$260.00 | 15x34     | \$405.00 | 20x40 | \$425.00 |
|                                                                                                                                                                                          | 2x5                                                                                   | \$30.00 | 5x10       | \$75.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 10x10            | \$125.00 | 11x50                | \$270.00 | 20x13     | \$400.00 |       |          |
|                                                                                                                                                                                          | 3x5                                                                                   | \$35.00 | 6x10       | \$80.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 10x15            | \$130.00 | 15x15                | \$315.00 | 20x20     | \$410.00 |       |          |
|                                                                                                                                                                                          | 3x10                                                                                  | \$50.00 | 8x10       | \$90.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 10x20            | \$150.00 | 15x18                | \$325.00 | 20x25     | \$415.00 |       |          |
|                                                                                                                                                                                          | Safe Deposit Key Deposit                                                              |         |            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | \$30             |          |                      |          |           |          |       |          |
|                                                                                                                                                                                          | Safe Deposit Late Fee                                                                 |         |            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | \$10 Per Month   |          |                      |          |           |          |       |          |
| Safe Deposit Drill Fee                                                                                                                                                                   |                                                                                       |         |            | \$200                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                  |          |                      |          |           |          |       |          |
| For more information and the complete terms of your safe deposit box, please refer to the Safe Deposit Lease Agreement section of the “Deposit Agreement” or talk to your Vectra banker. |                                                                                       |         |            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                  |          |                      |          |           |          |       |          |
| STATEMENT SERVICES                                                                                                                                                                       | Paper Statement                                                                       |         | \$3        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                  |          |                      |          |           |          |       |          |
|                                                                                                                                                                                          | Additional Statement                                                                  |         | \$5        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Per Copy         |          |                      |          |           |          |       |          |
|                                                                                                                                                                                          | Check Images                                                                          |         | By Request |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Standard         |          | Commercial Half Size |          | No Charge |          |       |          |
|                                                                                                                                                                                          |                                                                                       |         |            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Commercial Large |          | \$8 Per Month        |          |           |          |       |          |
|                                                                                                                                                                                          | Interim Statement                                                                     |         | \$3        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Per copy         |          |                      |          |           |          |       |          |
| Research Fee                                                                                                                                                                             |                                                                                       | \$3     |            | Per item                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                  |          |                      |          |           |          |       |          |

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|                                      |                                                    |           |                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------|----------------------------------------------------|-----------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| WIRE TRANSFERS                       | Domestic Incoming                                  | \$13      | Per Wire                                                                                                                                                                                                                                                                                                               |
|                                      | Domestic Outgoing                                  | \$27      | Per Wire                                                                                                                                                                                                                                                                                                               |
|                                      | International Incoming                             | \$16      | Per Wire                                                                                                                                                                                                                                                                                                               |
|                                      | International Outgoing                             | \$50      | Per Wire                                                                                                                                                                                                                                                                                                               |
|                                      | Online Domestic Outgoing                           | \$20      | Per Wire                                                                                                                                                                                                                                                                                                               |
|                                      | Wire Investigation Fee                             | \$25      | Per Request                                                                                                                                                                                                                                                                                                            |
| ADDITIONAL ACCOUNT FEES AND SERVICES | Branch Account Reconciliation Fee                  | \$10      | Per ¼ hour                                                                                                                                                                                                                                                                                                             |
|                                      | Business Special Handling Fee                      | \$20      | Per Request                                                                                                                                                                                                                                                                                                            |
|                                      | Check Printing Fee                                 | Varies    | Depending on the style and quantity chosen.                                                                                                                                                                                                                                                                            |
|                                      | Early Closure Fee                                  | \$25      | If account is closed within first 90 days of opening.                                                                                                                                                                                                                                                                  |
|                                      | Excessive Withdrawal Fee - Savings                 | \$5       | Fee charged per withdrawal in excess of six (6) per monthly statement cycle. However, no more than ten (10) excessive withdrawal transaction fees will be charged to your account per statement cycle. The excessive withdrawal fee may be waived for certain products. Please see your applicable account disclosure. |
|                                      | Excessive Withdrawal Fee - Money Market            | \$15      | Fee charged per withdrawal in excess of six (6) per monthly statement cycle. However, no more than ten (10) excessive withdrawal transaction fees will be charged to your account per statement cycle. The excessive withdrawal fee may be waived for certain products. Please see your applicable account disclosure. |
|                                      | Money Services Business (MSB) Month Monitoring Fee | \$200     | Per Month                                                                                                                                                                                                                                                                                                              |
|                                      | Non-Customer Check Cashing Fee                     | \$7       | Fee charged per check \$100.00 or more.                                                                                                                                                                                                                                                                                |
|                                      | Telephone Transfer Fee                             | No Charge | Limitations may apply                                                                                                                                                                                                                                                                                                  |
|                                      | Temporary (Counter) Checks                         | \$2       | Fee charged per sheet of 4.                                                                                                                                                                                                                                                                                            |
|                                      | Zipper Bags with Lock                              | \$25      |                                                                                                                                                                                                                                                                                                                        |
|                                      | Zipper Bags without Lock                           | \$5       | Per bag, 1 free per customer                                                                                                                                                                                                                                                                                           |