

# Analyzed Account Terms

The following are fees that apply to your business deposit product when assessed through Account Analysis. Please work with your banker for the full terms, conditions and other fees that may apply to these products when not assessed through Account Analysis. Your banker can also discuss Treasury Management products that can be added to your account to benefit your business as well.

	<b>COMPLETE COMMERCIAL CHECKING</b>	<b>NON-PROFIT COMPLETE CHECKING</b>	<b>CORPORATE CHECKING</b>	<b>PUBLIC FUNDS COMMERCIAL CHECKING</b>	<b>OTHER FINANCIAL INSTITUTIONS COMMERCIAL CHECKING</b>
<b>Minimum Opening Amount</b>	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100
<b>Minimum Daily Balance Required to Avoid Maintenance Fee</b>	N/A	N/A	N/A	N/A	N/A
<b>Maintenance Fee</b>	\$ 18 <sup>(b)</sup>	\$ 18 <sup>(b)</sup>	\$ 18 <sup>(b)</sup>	\$ 18 <sup>(b)</sup>	\$ 18 <sup>(b)</sup>
<b>Minimum Daily Balance Required to Earn Interest</b>	N/A	None	N/A	N/A	N/A
<b>Per Item Service Fees</b>	Debit Item Fee: \$0.20 per debit; Credit Item Fee: \$0.75 per credit; Deposited Item Fee: \$0.10 per on us (c) item, \$0.14 per local item, \$0.14 per transit item (b)	Debit Item Fee: \$0.20 per debit; Credit Item Fee: \$0.75 per credit; Deposited Item Fee: \$0.10 per on us (c) item, \$0.14 per local item, \$0.14 per transit item (b)	Debit Item Fee: \$0.20 per debit; Credit Item Fee: \$0.75 per credit; Deposited Item Fee: \$0.10 per on us (c) item, \$0.14 per local item, \$0.14 per transit item (b)	Debit Item Fee: \$0.20 per debit; Credit Item Fee: \$0.75 per credit; Deposited Item Fee: \$0.10 per on us (c) item, \$0.14 per local item, \$0.14 per transit item (b)	Debit Item Fee: \$0.20 per debit; Credit Item Fee: \$0.75 per credit; Deposited Item Fee: \$0.10 per on us (c) item, \$0.14 per local item, \$0.14 per transit item (b)
<b>Insufficient Funds Fee – Item Rt (per item) or Insufficient Funds Fee – Item Pd (per item)</b>	\$35 <sup>(e)</sup>	\$35 <sup>(e)</sup>	\$35	\$35 <sup>(e)</sup>	\$35 <sup>(e)</sup>
<b>Overdraft Interest Fees</b>	Prime + 8.5%	Prime + 8.5%	Prime + 8.5%	Prime + 8.5%	Prime + 8.5%
<b>Other Applicable Terms</b>	(a), (b), (c), (e)	(a), (b), (c), (e)	(a), (b), (c)	(a), (b), (c), (e)	(a), (b), (c), (e)

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<b>Account Activity Fees</b>	
Draft Collection Fee	\$35
Check Printing Fee	Varies <sup>(d)</sup>
Business Special Handling Fee	\$20
Stop Payment Fee (per request)	\$35
Deposited Item Return Fee	\$10
Dormant Account Fee (per month)	\$15 <sup>(f)</sup>
Legal Processing Fee (per debit item)	\$100
Early Closure Fee (closed within 90 days of opening)	\$25
Bond Coupon Collection Fee (plus bank cost)	\$15
Research Fee (per hour)	\$25
Branch Account Reconciliation Fee (per ¼ hr)	\$10
Money Service Business (MSB) Monthly Monitoring Fee	\$200
Automatic Transfer Fee (scheduled; per transfer)	\$1
Credit Line Transfer Fee (per transfer)	\$8
Escheatment Fee	2% or \$25, whichever is less
Account Verification – VOD	\$20
Account Verification – Credit Ratings	\$20
Account Verification – Balance Confirmation	\$10
<b>Statements</b>	
Additional Statement Fee	\$10
Interim Statement Fee	\$3
Statement Hold Fee (per month)	\$5
Paper Statement Fee	\$10

<b>Debit Card/ATM Fees</b>	
Debit Card/ATM Card Fee	Free
ATM Transaction Fee (Vectra & MoneyPass Network ATMs)	Free
ATM Transaction Fee (non-Vectra ATMs)	\$2
ATM Balance Inquiry Fee (Vectra & MoneyPass Network ATMs)	Free
ATM Balance Inquiry Fee (non-Vectra ATMs)	\$2
ATM/Debit Card Foreign Transaction Fee (% of total transaction)	1.5%
Debit Card/ATM Card Replacement Fee	\$5
Debit Card Preauthorized Stop Payment Fee	\$15
Expedited Card Delivery Fee (3-4 Business Days)	\$30
Expedited Card Delivery Fee (1-2 Business Days)	\$75
<b>Other/Miscellaneous Fees</b>	
Telephone Transfer Fee (limitations may apply)	Free
Zipper Bags without Lock (1 free/customer)	\$5
Zipper Bags with Lock	\$25
Customer Foreign Draft Fee (express overnight delivery fees extra)	\$35
Business Mobile Deposit Credit	\$0.50/ea
Bill Pay Expedited Payment Fee – ACH (per item)	\$10
Bill Pay Expedited Payment Fee – Check (per item)	\$20

<b>Currency &amp; Coin</b>	
Currency Purchased (per \$1)	\$.0015
Currency/Coin Deposited (per \$100)	\$0.18
Coin Counting (per bag/less than a bag)	\$5/\$4
<b>Special Checks</b>	
Cashier's Checks (Issued for customers only)	\$8
Travelers Cheques	2%
Counter Checks (per item)	\$2
<b>Wire Transfer Services</b>	
Wire Fee – Incoming Domestic	\$13
Wire Fee – Incoming Foreign	\$16
Wire Fee – Outgoing Domestic	\$25
Wire Fee – Outgoing Foreign	\$50
Wire Research Fee (per item)	\$25
<b>Wire Transfer Notifications</b>	
Fax Notification	\$5
Email Notification	\$2.50
Phone Notification	\$7

## Account Terms and Conditions

Terms and fees may be amended at any time. For more information on the terms and conditions of your accounts, please refer to the "Deposit Agreement" booklet and the Vectra Bank Colorado current deposit rate sheet. Plus, your Vectra Banker is always available to help with all your financial needs. Stop by your local branch or contact a Customer Service Representative Mon-Sat between 7am and 7pm or access 24-hour automated customer service information toll-free at 1-866-4VECTRA.

- An Uncollected Funds Fee at a rate of Prime +3% may be charged when uncollected funds are used.
- Monthly account charges may be offset entirely or in part by the earnings credit calculated on your collected balance. Additionally, for the Non-Profit Complete Checking account, the unused portion of the earnings credit after fees have been applied may be credited back to the balance of the account.
- "On us" defined as a Vectra Bank customer depositing a Vectra Bank check.
- Check printing fees vary depending upon the style and quantity chosen.
- If the account is overdrawn \$10 or less, the account will not be assessed an Insufficient Funds Fee.
- A Dormant Account Fee may be charged if there are no client-initiated transactions on the account for two consecutive years. Client-initiated includes a purchase with a check or debit card, transactions made in the branch or at an ATM, logging onto your online banking account at vectrabank.com or contacting a Customer Service Representative toll-free at 866-4VECTRA.