



Vectra Bank Colorado | Commercial Analyzed Checking

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 9/18/2019.

Account Opening and Usage	
Minimum deposit needed to open account	\$100
Monthly Maintenance Fee ¹	\$21
Paper Statement Service	\$0 —Checking Statement \$10 —Analysis Statement
Monthly Transaction and Cash Deposit Fees ²	\$0.85 Per Deposit \$0.12 Per On-Us Item Deposited \$0.17 Per Transit Item Deposited \$0.20 Per Debit (Check) \$0.17 Per Electronic Debits and Credits \$0.18 Per Aggregated \$100 Currency and Coin Deposited \$0.14 Per \$100 Balance Based Fee
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 (with Business Check Card)	\$0 For using a Vectra Bank ATM or ATMs owned by other divisions of Zions Bancorporation, N.A.
Non Vectra Bank ATMs	\$2.00 For using an ATM at a non Vectra Bank ATM or ATMs owned by 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. \$2.00 For making a balance inquiry at a non Vectra Bank ATM or ATMs owned by 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fee schedule for details. 1.5% Per International ATM or Debit Card Transaction Fee Vectra Bank fees apply whether originally made in US dollars or converted from a foreign currency.

Overdraft Services	
Insufficient Funds (NSF) Fee	\$35 Per Transaction Per transaction posted against insufficient funds, whether the bank opts to pay or decline the transaction. See the applicable fee schedule for details.
Overdraft Service Fee	\$8 overdraft service fee applies. See the applicable fee schedule for details.
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.

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. Account Analysis is used to determine the monthly service fee. Account Analysis calculates the service fee based on the volume of activity in the account and then applies an Earnings Credit to offset all, or part, of the monthly transaction fees. If transaction fees are greater than the Earnings Credit, the account will be charged the difference. The Earnings Credit rate is variable and tier based and calculated on the collected balance. Refer to Relationship Manager for current rates and tiers.
2. The Monthly Transaction and Cash Deposit Fees show the standard charges applicable to this account for the monthly transactions. 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 assigned relationship manager.
3. Convenience Services: Internet, mobile and text messaging service provider rates and fees apply for the following services: Business Online Banking, Treasury Internet Banking, any of our online products, mobile applications and 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 Business Online Banking to enroll in and 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.