



| Donation Account

This disclosure only summarizes the 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 10/01/2018.

Account Opening and Usage	
Donation Account Purpose	This account is set up for a family or individual to receive donations, typically for funeral or medical expenses.
Minimum deposit needed to open account	\$0
Monthly Maintenance Fee	\$0
Earns Interest	No

Overdraft Services	
Insufficient Funds (NSF) Fee	\$35 per transaction posted against insufficient funds, whether the bank opts to pay or decline the transaction. A maximum of five fees will be charged per account per business day. No fee will be charged if the account is overdrawn \$5 or less after all transactions post following the close of business.
Overdraft Service Fee	\$8 charged every day beginning the fifth consecutive calendar day the account is overdrawn more than \$5, for a maximum of 30 calendar days.
Overdraft Options	Overdraft Protection: If you have opted for our Account Overdraft Protection Service or Check Reserve Credit Line Transfer Service (subject to credit approval) we will pay transactions that overdraw your account when there are available funds in your deposit account or credit line. See the Personal Account Schedule of Fees for details.

How Deposits and Withdrawals Work	
Deposit Funds Availability <i>(When funds deposited to your account are generally available)</i>	Cash deposited: Next business day Check deposited: Next business day generally, unless a hold is placed Direct Deposit and Wire Transfer: Same business day If a hold is placed on a check deposit, the first \$200 of a deposit of checks subject to a hold will generally be made available the first business day after deposit. We will give you an indication of when the remaining funds will become available. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. The end of a business day varies by banking center.
Deposit and Withdrawal Posting Order	Transactions are generally posted each business day following the close of business in the following order: First: Credit (deposit) transactions such as deposits by cash or check, ATM deposits, direct deposits, wire transfer deposits, and corrections to your account balance. Second: Debit (withdrawal) transactions received the same business day. We divide debit transactions into transaction-type groups and order transactions within each group chronologically (other than checks, which are sorted by serial number). We then post the transactions in sequence by group type and order. For group types and sequence, other exceptions and details, see your Deposit Account Agreement .

Additional Disclosures	
Amendments	These terms and your Deposit Account Agreement are subject to change. We will notify you of changes in advance as required by law. See your Deposit Account Agreement for more information.
Dispute Resolution Agreement	Your Deposit Account Agreement contains a Jury Waiver and a Class Action waiver. Except for accounts opened with the Amegy Division, disputes are subject to binding Arbitration (a) if the Jury Waiver is not enforced, or (b) if you are a consumer and you request Arbitration. See your Deposit Account Agreement for more information.