

Non-Profit/Public Funds Account Terms

	NON-PROFIT CHECKING	NON-PROFIT INTEREST CHECKING	NON-PROFIT COMPLETE CHECKING	DONATION ACCOUNT	PUBLIC FUNDS CHECKING	PUBLIC FUNDS INTEREST CHECKING	PUBLIC FUNDS COMMERCIAL CHECKING
Minimum Opening Amount	\$100	\$100	Please see Analyzed Account Terms	\$50	\$100	\$100	Please see Analyzed Account Terms
Minimum Daily Balance Required to Avoid Maintenance Fee	N/A	N/A		N/A	\$2,500	\$3,000	
Maintenance Fee	None	None		None	\$15	\$10	
Minimum Daily Balance Required to Earn Interest	N/A	\$1,000		N/A	N/A	None	
Per Item Service Fees	Some fees waived with required balances (i). Deposited Item Fee: \$0.25 per item after 200 deposited items; Debit Item Fee: \$0.25 per item after 75; and Credit Item Fee: \$0.25 per item after 75. (i)	Some fees waived with required balances (c). Deposited Item Fee: \$0.30 per item after 150; Debit Item Fee: \$0.30 per item after 50; and Credit Item Fee: \$0.30 per item after 50. (c)		None	Deposited Item Fee: \$0.25 per item after 75 deposited items; Total Debit and Credit Item Fee: \$0.25 per item after a combined total of 50 debits & credits	Deposited Item Fee: \$0.10 per item; Debit Item Fee: \$0.15 per item; and Credit Item Fee: \$0.15 per item.	
Excessive Transaction Fee or Excessive Withdrawal Fee	None	None		None	None	None	
Insufficient Funds Fee – Item Rt (per item) or Insufficient Funds Fee – Item Pd (per item)	\$35 ^(k)	\$35 ^(k)		\$35 ^(k)	\$35 ^(k)	\$35 ^(k)	
Overdraft Service Fee (per day)	\$8 ^(j)	\$8 ^(j)		\$8 ^(j)	\$8 ^(j)	\$8 ^(j)	
Other Applicable Terms							

Non-Profit/Public Funds Account Terms

	BUSINESS MONEY MARKET	BUSINESS SAVINGS	BUSINESS CERTIFICATE OF DEPOSIT	PUBLIC FUNDS MONEY MARKET	PUBLIC FUNDS SAVINGS	PUBLIC FUNDS CERTIFICATE OF DEPOSIT
Minimum Opening Amount	\$1,000	\$100	See Page 4	\$1,000	\$100	See Page 4
Minimum Daily Balance Required to Avoid Maintenance Fee	\$2,000	\$200		\$2,000	\$200	
Maintenance Fee	\$15 ^(b)	\$5		\$15 ^(b)	\$5	
Minimum Daily Balance Required to Earn Interest	\$1,000	\$1,000		\$5,000	\$1,000	
Per Item Service Fees	N/A	N/A		N/A	N/A	
Excessive Transaction Fee or Excessive Withdrawal Fee	\$15 ^{(e)(f)}	\$15 ^(g)		\$15 ^{(e)(f)}	\$15 ^(g)	
Insufficient Funds Fee – Item Rt (per item) or Insufficient Funds Fee – Item Pd (per item)	\$35 ^(k)	\$35 ^(k)		\$35 ^(k)	\$35 ^(k)	
Overdraft Service Fee (per day)	\$8 ^(j)	\$8 ^(j)		\$8 ^(j)	\$8 ^(j)	
Other Applicable Terms		(e)			(e)	

Non-Profit/Public Funds Account Terms

Account Activity Fees	
Draft Collection Fee	\$35
Check Printing Fee	Varies ^(d)
Business Special Handling Fee	\$20
Stop Payment Fee (per request)	\$35
Deposited Item Return Fee	\$10
Dormant Account Fee – (per month)	\$15 ^(a)
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
Branch Account Reconciliation Fee (per ¼ hr)	\$10
Research Fee (per item)	\$3
Money Services Business (MSB)	\$200
Monthly Monitoring Fee	
Automatic Transfer Fee (scheduled; per transfer)	\$1
Account Overdraft Protection Fee (per transfer)	\$8
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

Debit Card/ATM Fees	
Debit Card/ATM Card Fee	Free
ATM Transaction Fee (Vectra ATMs)	Free
ATM Transaction Fee (non-Vectra ATMs)	\$2
ATM Balance Inquiry Fee (Vectra 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
Other/Miscellaneous Fees	
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 PC Banking Fee (per month)	\$5
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

Currency & Coin	
Currency Purchased (per \$1,000)	\$1.50 ^(h)
Currency/Coin Deposited (per \$100 after \$5,000 in deposits per statement cycle)	\$0.16
Coin Counting (per bag/less than a bag)	\$5/\$2
Wire Transfer Services	
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 ⁽ⁱ⁾
Special Checks	
Cashier's Checks (Issued for customers only)	\$8
Travelers Cheques	2%
Counter Checks (per item)	\$2
Statements	
Additional Statement Fee	\$5
Interim Statement Fee	\$3
Statement Hold Fee (per month)	\$5
Popmoney	
Send Money – Standard Delivery	\$1
Send Money – Next-Day Delivery	\$3
Send Money – Instant Delivery	\$5
Request Money	\$1
Custom Email Template	\$0.25

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 Bank Business Banker is always available to help with all your financial needs.

- 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.
- \$2 discount with Safe Keeping - option retains imaged items so they are not included in your monthly statement. Copies may be obtained through Customer Service.
- No transaction fees for first two monthly statement cycles after account opening. Up to 50 free credit, 50 free debit and 150 free deposit items monthly. Transactions over these volumes remain free with minimum daily balance of \$25,000 or more. Per item service fees listed will be charged when balance requirement has not been met.
- Check printing fees vary depending upon the style and quantity chosen.
- Federal Regulation D limits transactions to a maximum of six transfers or withdrawals by pre-authorized, automatic or telephone/internet transfer, check, draft, or ATM/debit card point of sale transactions posted during each monthly statement cycle. If limitations are exceeded three times in a 12-month period, the money market reverts to a Business Flex Checking account, and savings reverts to a non-interest bearing savings.
- An Excessive Transaction Fee is assessed per pre-authorized withdrawal in excess of limits outlined in Federal Regulation D – see above (e).
- An Excessive Withdrawal Fee is assessed on any withdrawal in excess of six per monthly statement.
- 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. Please contact Vectra Treasury Management Customer Support at 1-800-341-8156 with questions.
- No transaction fees for first two monthly statement cycles after account opening. Up to 75 free credit, 75 free debit and 200 free deposit items monthly. Transactions over these volumes remain free with minimum daily balance of \$10,000 or more. Per item service fees listed will be charged when balance requirement has not been met.
- An Overdraft Service Fee will be charged beginning on the 5th day and each subsequent day your account is overdrawn by more than \$10, for a maximum of 30 days per occurrence.
- If the account is overdrawn \$10 or less, the account will not be assessed an Insufficient Funds Fee.

Certificate of Deposit (CD)



For important 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 09/01/2016.

Account Opening and Renewal	
Minimum deposit needed to open account Certificate of Deposit (CD) Jumbo Certificate of Deposit (CD)	\$1,000 \$100,000
Automatically Renewable	Your CD will renew automatically at maturity for a similar period unless we send you notice of nonrenewal. We will send a notice before maturity to provide you with an opportunity to prevent renewal during the grace period.
Grace Period	Your grace period is ten (10) calendar days beginning on the date of maturity or three (3) calendar days beginning on the date of maturity if the term of your certificate is 31 days or less.
Account Changes	Changes to the account are only allowed during the grace period. If you wish to change the term of your CD, you will need to close your existing CD and open a new CD with the desired term.
Deposits	After the account is opened, you may not make a deposit into the account until the maturity date. You may make an additional deposit on the maturity date and during the grace period.

Interest and Payment	
Fixed Rate	Your disclosed interest rate will not change until the CD renews at first maturity.
Interest Compounding	Daily
Interest Information and Term	See the separately provided " Time Deposit Confirmation " for interest rate, annual percentage yield, and the CD's maturity date and term.
Interest Payment	Interest will be paid monthly, quarterly, semi-annually, annually, or at maturity. See the separately provided " Time Deposit Confirmation " for details on your interest payment frequency.
Annual Percentage Yield (APY) Calculation	The term APY means a percentage rate reflecting the total amount of interest on an account based on the disclosed interest rate, the frequency of compounding for a 365-day period, and the assumption that interest paid remains in the account. A withdrawal will reduce earnings.

CD Withdrawals (section continued on reverse side)	
Early Withdrawal Penalties	Early withdrawal/closure penalties may be assessed when principal is withdrawn from a CD prior to the maturity date.
Penalty Calculation	<p>The early withdrawal penalty is calculated based on the interest rate paid on your CD at the time of withdrawal and the length of your CD term. The penalty applies regardless of the length of time the funds have remained on deposit. The early withdrawal/closure penalties may affect the principal of the CD.</p> <p>CD Terms 31-days or less: The penalty assessed is equal to all interest the principal withdrawn would have earned for the entire term of the CD.</p> <p>CD Terms 32-days to 1-year: The penalty assessed is equivalent to 90 days interest earned on the amount of principal withdrawn.</p> <p>CD Terms Over 1-year: The penalty assessed is equivalent to 180 days interest earned on the amount of principal withdrawn.</p> <p>Penalty may be waived if a depositor dies, is declared incompetent, or for other reason at our sole discretion.</p>

CD Withdrawals (continued)

Principal Withdrawals	You may make withdrawals of principal from the account before maturity. However, principal withdrawn before maturity is included in the amount subject to early withdrawal penalties. A withdrawal may be made on the maturity date or during the grace period without penalty.
Interest Withdrawals	For CDs whose interest remains on deposit, interest may be withdrawn at any time during the term after it has been paid. Interest may also be withdrawn at maturity or during the grace period. After the grace period, interest not withdrawn will become principal and any withdrawal of those funds prior to the next maturity date will be subject to early withdrawal penalties.

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 contact us regarding fees for services not listed.
Dispute Resolution Agreement	Your Deposit Account Agreement contains a Jury Waiver and a Class Action waiver. 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.