



| Premium Interest Checking

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	
Minimum deposit needed to open account	\$50
Monthly Maintenance Fee	\$20
How to avoid the Monthly Maintenance Fee	<p>\$0 monthly maintenance fee when you meet one of the following during the statement month:</p> <ul style="list-style-type: none"> • \$10,000 combined deposit balance OR • \$25,000 combined deposit and personal loan balance <p>The combined deposit balance is calculated on the business day prior to the statement date for the following linked Vectra Bank consumer accounts: Checking, Savings, Money Market, Certificate of Deposit (CD), and Individual Retirement Account (IRA).</p> <p>The combined outstanding loan balance is calculated on the business day prior to the statement date for the following Vectra Bank personal loans: Auto, Credit Card, Home Equity, Home Refinance, Credit Lines, and Installment Loans. Mortgage loans are not included.</p> <p>The primary owner of the <i>Premium Interest Checking</i> account must be an owner or borrower on all linked accounts. All loans are subject to credit approval.</p>
Paper Statement Service <i>(Applies to statements that are printed and mailed)</i>	<p>\$2</p> <p>Waive this fee by opting out of paper statements through online banking. There is no charge for eStatements.</p>

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	<p>Default Option: We may, in our discretion, pay any overdraft transaction, though it is our policy to decline an overdraft transaction that is an ATM or point-of-sale debit card transaction. We will charge an Insufficient Funds Fee and Overdraft Service Fee for an overdraft transaction unless it is an ATM or point-of-sale debit card transaction.</p> <p>Debit Card Overdraft Service: If you opt in to our Debit Card Overdraft Service, we may, in our discretion, pay any ATM or point-of-sale debit card overdraft transaction. We will charge an Insufficient Funds Fee and Overdraft Service Fee (as explained above) for all overdraft transactions.</p> <p>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.</p>

Interest and Payment

Earns Interest	<p>Yes - This product has a variable interest rate</p> <p>Your interest rate and annual percentage yield (APY) may change at our discretion at any time. The APY assumes that interest paid remains in the account. A withdrawal will reduce earnings. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the collected balance in your account each day.</p> <p>Interest compounds daily and will be credited to your account monthly. If you close your account before interest is credited, you will not receive accrued interest. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash (checks).</p> <p>See the Vectra Bank Deposit Products Rate Sheet for details.</p>
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ATM Benefits

Vectra Bank ATMs	\$0 for transactions at ATMs owned by Vectra Bank or other divisions of Zions Bancorporation, N.A. or in the MoneyPass Network.
Non-Vectra Bank ATMs	Three (3) fees waived per statement month for transactions at non-Zions Bancorporation, N.A. ATMs ¹

Account Features

Convenience Services ²	<p>Online Banking</p> <p>Mobile Banking</p> <p>Bill Pay</p> <p>Visa® Debit card</p>
Special Benefits ⁴	<p>Premium interest rates on deposit products (savings, money market, CD, IRA)³</p> <p>\$0 monthly maintenance fee on linked consumer savings and money market accounts</p> <p>\$0 for Account Overdraft Protection Transfers and Check Reserve Credit Line Transfers</p> <p>\$0 for cashier's checks</p> <p>First year complimentary small safe deposit box (3x5 or smaller, where available)⁵</p> <p>Complimentary first box of Vectra Exclusives checks ordered through Vectra Bank. Processing fee applies. See the Personal Account Schedule of Fees for details.</p>

How Deposits and Withdrawals Work

<p>Deposit Funds Availability</p> <p><i>(When funds deposited to your account are generally available)</i></p>	<p>Cash deposited: Next business day</p> <p>Check deposited: Next business day generally, unless a hold is placed</p> <p>Direct Deposit and Wire Transfer: Same business day</p> <p>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.</p>
Deposit and Withdrawal Posting Order	<p>Transactions are generally posted each business day following the close of business in the following order:</p> <p>First: Credit (deposit) transactions such as deposits by cash or check, ATM deposits, direct deposits, wire transfer deposits, and corrections to your account balance.</p> <p>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.</p>

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 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.

1. **ATM Charges:** Vectra Bank fees apply to transactions at ATMs not owned by ZB, N.A. or in the MoneyPass Network. In addition, ATM operator fees may be assessed. Foreign currency exchanges fees are not waived at international ATMs. **See the Personal Account Schedule of Fees for details.**
2. **Convenience Services:** Some online and mobile banking features may not be extended to minors. Internet, mobile and text messaging service provider rates and fees apply for the following services: Online Banking, Mobile Banking, Purchase Alerts or Mobile Card Fraud 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 Online Banking to enroll and manage Purchase Alerts.
3. **Premium Interest Rates:** Premium rate tiers are applied automatically to qualified consumer accounts when the primary owner of the checking account is also an owner of the linked interest-bearing account. For rate information please see the Vectra Bank Deposit Products Rate Sheet. It may take up to 10 business days before your new relationship rates and benefits are applied.
4. **Special Benefits:** It may take up to 10 business days before your new relationship rates and benefits are applied. Monthly maintenance fees are waived on linked accounts when the primary owner of the *Premium Interest Checking* account is also an owner on the linked account
5. **Safe Deposit Boxes:** Availability varies by branch. Cannot be used in conjunction with other safe deposit box discounts.