

# Internet - Business Account Terms

	<b>BUSINESS FLEX CHECKING</b>	<b>BUSINESS INTEREST CHECKING</b>	<b>BUSINESS SAVINGS</b>	<b>BUSINESS INTERNET SAVINGS</b>	<b>BUSINESS MONEY MARKET</b>	<b>BUSINESS CERTIFICATE OF DEPOSIT</b>
<b>Minimum Opening Amount</b>	\$100	\$1,000	\$100	N/A	\$1,000	See Page 4
<b>Balance Required to Avoid Maintenance Fee</b>	\$2,500 average balance <b>OR</b> \$500 in new purchases on Business Credit Card <b>OR</b> Paying more than \$50 in any combination of the following fees during statement cycle: Wire Transfer, Stop Payment, Vectra ATM Surcharges, Insufficient Funds, Returned Deposited Items, Analysis Service and Transaction Fees	\$3,000 (average collected monthly)	\$200 (minimum daily)	N/A	\$2,000 (minimum daily)	
<b>Maintenance Fee</b>	\$8	\$10	\$5	None	\$15 <sup>(a)</sup>	
<b>Paper Statement Fee</b>	N/A	N/A	N/A	\$5	N/A	
<b>Minimum Daily Balance Required to Earn Interest</b>	N/A	\$1,000	\$1,000	None	\$1,000	
<b>Per Item Service Fees</b>	After a combined total of 50 debits, credits, and deposited items; \$0.50 per item thereafter (m)	Debit Item Fee: \$0.15 per debit; Credit Item Fee: \$0.15 per credit; Deposited Item Fee: \$0.10 per deposited item	N/A	N/A	N/A	
<b>Excessive Transaction Fee or Excessive Withdrawal Fee</b>	N/A	N/A	\$15 <sup>(e)</sup>	\$15 <sup>(e)</sup>	\$15 <sup>(c)(d)</sup>	
<b>Insufficient Funds Fee – Item Rt (per item) or Insufficient Funds Fee – Item Pd (per item)</b>	\$35 <sup>(g)</sup>	\$35 <sup>(g)</sup>	\$35 <sup>(g)</sup>	\$35 <sup>(g)</sup>	\$35 <sup>(g)</sup>	
<b>Overdraft Service Fee (per day)</b>	\$8 <sup>(f)</sup>	\$8 <sup>(f)</sup>	\$8 <sup>(f)</sup>	\$8 <sup>(f)</sup>	\$8 <sup>(f)</sup>	
<b>Other Applicable Terms</b>	(j)	(h), (j)	(c)	(c)		

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Account Activity Fees		Debit Card/ATM Fees		Currency & Coin	
Draft Collection Fee	\$35	Debit Card/ATM Card Fee	Free	Currency Purchased (per \$1,000)	\$1.50 <sup>(k)</sup>
Check Printing Fee	Varies <sup>(b)</sup>	ATM Transaction Fee (Vectra & MoneyPass Network ATMs)	Free	Currency/Coin Deposited (per \$100 after \$5,000 in deposits per statement cycle)	\$0.16
Business Special Handling Fee	\$20	ATM Transaction Fee (non-Vectra ATMs)	\$2	Currency Purchased (per strap)	\$0.50
Stop Payment Fee (per request)	\$35	ATM Balance Inquiry Fee (Vectra & MoneyPass Network ATMs)	Free	Rolled Coin Purchased (per roll)	\$0.15
Deposited Item Return Fee	\$10	ATM Balance Inquiry Fee (non-Vectra ATMs)	\$2	Coin Counting (per bag/less than a bag)	\$5/\$2
Dormant Account Fee (per month)	\$15 <sup>(l)</sup>	ATM/Debit Card Foreign Transaction Fee (% of total transaction)	1.5%	<b>Wire Transfer Services</b>	
Legal Processing Fee (per debit item)	\$100	Debit Card/ATM Card Replacement Fee	\$5	Wire Fee - Incoming Domestic	\$13
Early Closure Fee (closed within 90 days of opening)	\$25	Debit Card Preauthorized Stop Payment Fee	\$15	Wire Fee - Incoming Foreign	\$16
Bond Coupon Collection Fee (plus bank cost)	\$15	Expedited Card Delivery Fee (3-4 Business Days)	\$30	Wire Fee - Outgoing Domestic	\$25
Branch Account Reconciliation Fee (per ¼ hr)	\$10	Expedited Card Delivery Fee (1-2 Business Days)	\$75	Wire Fee - Outgoing Foreign	\$50
Research Fee (per item)	\$3	<b>Other/Miscellaneous Fees</b>		Wire Research Fee (per item)	\$25 <sup>(m)</sup>
Money Services Business (MSB) Monthly Monitoring Fee	\$200	Telephone Transfer Fee (limitations may apply)	Free	<b>Special Checks</b>	
Automatic Transfer Fee (scheduled; per transfer)	\$1	Zipper Bags without Lock (1 free/customer)	\$5	Cashier's Checks (Issued for customers only)	\$8
Account Overdraft Protection Fee (per transfer)	\$8	Zipper Bags with Lock	\$25	Travelers Cheques	2%
Credit Line Transfer Fee (per transfer)	\$8	Customer Foreign Draft Fee (overnight delivery fees extra)	\$35	Counter Checks (per item)	\$2
Escheatment Fee	2% or \$25, whichever is less	Business PC Banking Fee (per month)	\$5	<b>Popmoney Transfer Service</b>	
Account Verification – VOD	\$20	Business Mobile Deposit Credit	\$0.50/ea	Send Money – Standard Delivery	\$1
Account Verification – Credit Ratings	\$20	Bill Pay Expedited Payment Fee – ACH (per item)	\$10	Send Money – Next-Day Delivery	\$3
Account Verification – Balance Confirmation	\$10	Bill Pay Expedited Payment Fee – Check (per item)	\$20	Send Money – Instant Delivery	\$5
<b>Statements</b>				Request Money	\$1
Additional Statement Fee	\$5			Custom Email Template	\$0.25
Interim Statement Fee	\$3				
Statement Hold Fee (per month)	\$5				

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.

- (a) \$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.
- (b) Check printing fees vary depending upon the style and quantity chosen.
- (c) 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.
- (d) An Excessive Transaction Fee is assessed per pre-authorized withdrawal in excess of limits outlined in Federal Regulation D – see above (c).
- (e) An Excessive Withdrawal Fee is assessed on any withdrawal in excess of six per monthly statement cycle.
- (f) 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.
- (g) If the account is overdrawn \$10 or less, the account will not be assessed an Insufficient Funds Fee.
- (h) For any interest-bearing business demand deposit account, the Deposit Agreement is amended to delete any requirement for customer to give Bank prior notice before withdrawals.
- (i) 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.
- (j) No maintenance fee or transaction fees for first two (2) monthly statement cycles after account opening.
- (k) 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.

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## **Important information pertaining to Business & Commercial Interest-Bearing Accounts:**

Applicable to Interest Checking, Money Market, Savings, & Internet Savings:

These interest rates and annual percentage yields (APY) may change daily as determined solely by Vectra Bank Colorado. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks). Interest is compounded daily and credited monthly on Checking, Savings and Money Market accounts. Applicable service fees could have the effect of reducing earnings on an account. A change in interest rate may also change the APY. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. If account is closed before interest is paid, any accrued interest will be forfeited.

# 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](http://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)	<b>\$1,000</b> <b>\$100,000</b>
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	<b>Daily</b>
Interest Information and Term	See the separately provided " <b>Time Deposit Confirmation</b> " 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 " <b>Time Deposit Confirmation</b> " 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><b>CD Terms 31-days or less:</b> The penalty assessed is equal to all interest the principal withdrawn would have earned for the entire term of the CD.</p> <p><b>CD Terms 32-days to 1-year:</b> The penalty assessed is equivalent to <b>90 days</b> interest earned on the amount of principal withdrawn.</p> <p><b>CD Terms Over 1-year:</b> The penalty assessed is equivalent to <b>180 days</b> 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. <b>See your Deposit Account Agreement for more information.</b>