

Personal Account Terms

	Flex Checking	Business Owner Checking	Money Market	Savings	Youth Savings	Certificate of Deposit	IRA Money Market	IRA CD
Minimum Opening Amount	\$50	\$50	\$1,000	\$50	\$5	See Page 3	See Page 5	See Page 7
Minimum Daily Balance and Ways to Avoid Monthly Maintenance Fee	\$1,000 Minimum Daily Balance OR \$500 Direct Deposit OR 10 or more Debit Card Purchases OR 1 or more Credit Card Transactions OR Having 4 Additional Eligible Accounts See Below for Details!	None	\$2,000	\$200	N/A			
Maintenance Fee	\$7	None	\$15	\$3	None			
Discount for Safe Keeping^(b)	Safe Keeping Only	N/A	\$2 off	Safe Keeping Only	Safe Keeping Only			
Deposited Item Fee (per item per statement cycle)	\$0.25 per item after 30 deposited items	\$0.25 per item after 30 deposited items	N/A	N/A	N/A			
Minimum Daily Balance Required to Earn Interest	N/A	\$500	\$2,000	\$200	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 ^(c)	\$8 ^(c)	\$8 ^(c)	\$8 ^(c)	\$8 ^(c)			
Excessive Transaction Fee or Excessive Withdrawal Fee	N/A	N/A	\$15 ^{(g)(h)}	\$15 ⁽ⁱ⁾	\$15 ⁽ⁱ⁾			
Other Applicable Terms		(d), (f)		(g)	(g), (j)			

Flex Checking Maintenance Fee Waivers: There is no monthly maintenance fee for Flex Checking when any one of the following criteria are met during the statement cycle: 1) Keeping a \$1,000 Minimum Daily Balance; 2) Direct Deposits totaling \$500 or more; 3) 10 or more posted Debit Card purchases 4) Using your Vectra Bank credit card^(a) at least once to make a purchase or cash advance (card payments must be current) or 5) Being an account holder of at least four of these additional qualifying personal products: Checking, Money Market, CD, IRA, Savings, Check Reserve, Internet Banking, ATM, or Debit Card.

Personal Account Terms

Account Activity Fees	
Draft Collection Fee	\$35
Check Printing Fee	Varies ^(f)
Stop Payment Fee (per request)	\$35
Deposited Item Return Fee	\$10
Dormant Account (per month)	\$15 ^(e)
Early Closure Fee (closed within 90 days of opening)	\$25
Legal Processing Fee (per debit item)	\$100
Bond Coupon Collection Fee (plus bank cost)	\$15
Branch Account Reconciliation Fee (per ¼ hour)	\$10
Research Fee (per item)	\$3
Account Overdraft Protection Fee (per transfer)	\$8
Credit Line Transfer Fee (per transfer)	\$8 ^(l)
Automatic Transfer Fee (scheduled; per transfer)	\$1
IRA Closing/Transfer Fee	\$25
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 & MoneyPass Network ATMs)	Free
ATM Transaction Fee (non-Vectra ATMs)	\$2
ATM Balance Inquiry Fee (Vectra & MoneyPass Network 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
Consumer PC Banking Fee (per month)	\$3
Consumer Mobile Deposit Credit	\$0.25/ea.
Bill Pay Expedited Payment Fee – ACH (per item)	\$10
Bill Pay Expedited Payment Fee – Check (per item)	\$20
Popmoney Transfer Services	
Send Money - Standard Delivery	\$1
Send Money - Next-Day Delivery	\$3
Send Money - Instant Delivery	\$5
Request Money	\$1
Custom Email Template	\$0.25

Wire Transfer Services	
Wire Fee - Incoming Domestic	\$13
Wire Fee - Incoming Foreign	\$16
Wire Fee - Outgoing Domestic	\$25
Wire Fee - Outgoing Foreign	\$50
Wire Investigation Fee (per item)	\$25
Foreign Exchange Fees	
Vectra Buys Currency from Customer	\$25
Vectra Sells Currency to Customer	\$25
Customer Foreign Draft Fee (express overnight delivery fees extra)	\$35
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

Terms and fees may be amended at any time. For more information on your accounts, please refer to the "Deposit Agreement" booklet and the Vectra Bank Colorado current deposit rate sheet. Plus, your Vectra Bank Relationship Banker is available to help with all your financial needs.

- (a) Subject to credit approval.
- (b) Safe Keeping option retains imaged items so they are not included in your monthly statement. Copies may be obtained through Customer Service.
- (c) 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.
- (d) A corresponding business checking account is required to open.
- (e) 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 800-232-8948.
- (f) Check printing fees vary depending upon the style and quantity chosen. Any free Vectra exclusive logo checks for Business Owner Checking will be assessed \$7.00 for Processing & Handling per check order.
- (g) 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 Flex Checking account, and savings reverts to a non-interest bearing savings.
- (h) An Excessive Transaction Fee is assessed per pre-authorized withdrawal in excess of limits outlined in Federal Regulation D – see above (g).
- (i) An Excessive Withdrawal Fee is assessed on any withdrawal in excess of six per monthly statement cycle.
- (j) Automatically converts to Savings at age 22.
- (k) A daily maximum of five Insufficient Funds Fee – Item Pd and/or Insufficient Funds Fee – Item Rt, in any combination, may be assessed if total amount overdrawn that day is greater than \$10.
- (l) A transfer fee will be charged each time an advance over \$10 is made from the Check Reserve Account.

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.

IRA Money Market



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Account Opening and Usage	
Minimum deposit needed to open account	\$100
Monthly Maintenance Fee	\$0
Excessive Withdrawal Fee	<p>\$15 for each withdrawal after 6 per month</p> <p>Federal banking regulations allowed you six (6) withdrawals by check, debit card, or pre-authorized, telephone, or computer transfer to another account or third party during a monthly statement cycle. However, you may make an unlimited number of withdrawals from your account in person, by ATM, or by mail.</p> <p>The excessive withdrawal fee is assessed if you exceed your withdrawal limits during a monthly statement cycle. If the above limits are exceeded three (3) times in a twelve (12) month period, the account will be closed or changed to a different type of account.</p>

Interest and Payment	
Earns Interest	<p>Yes</p> <p>This product has a variable interest rate. Your interest rate and annual percentage yield (APY) may change at our discretion at any time. Interest is calculated using the daily balance method. This method applies a daily periodic rate to the collected balance in the account each day.</p>
Interest Compounding	Daily
Interest Payment Frequency	<p>Monthly</p> <p>Interest will be credited to your account on a monthly basis. If you close your account before interest is credited, you will not receive the accrued interest.</p>
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.

Individual Retirement Account (IRA) Information	
IRA Tax Notice	Individual Retirement Accounts or Arrangements (IRAs) may impact your tax liability. You assume responsibility for any adverse consequences which may rise from this account. Please refer to the Custodial Agreement for additional information regarding tax treatment on your account. ZB, N.A. does not provide tax advice. All applicable IRA contributions and distributions will be reported to you and to the IRS and applicable state agencies as required by applicable law and/or regulation.
Withholding Elections	If you fail to provide tax withholding elections prior to distribution from your IRA, we may withhold taxes at the mandatory federal and applicable state rates.
IRA Contributions and Withdrawals	<p>IRA maximum contributions may apply. Please refer to the separately provided Custodial Agreement for more information. All withdrawals will be subject to any applicable tax and other laws and regulations, including early withdrawal penalties, any withholding requirements, and any additional service fees.</p> <p>Other deposit and withdrawals limits may apply such as those disclosed in this document.</p>

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Withholding Elections	If you fail to provide tax withholding elections prior to distribution from your IRA, we may withhold taxes at the mandatory federal and applicable state rates.
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