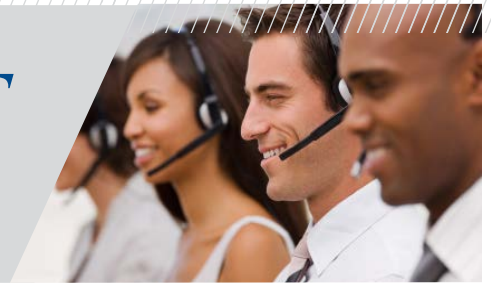


# TREASURY MANAGEMENT CLIENT SERVICES



At Vectra, we try to strike the perfect balance between the capabilities of the larger banks and the familiarity of the smaller local ones. We like to say we're big enough to count, yet small enough to care. What that means for you is that you get innovative treasury solutions backed by high-quality, personal service and support from bankers you know and trust.

## HERE FOR YOU WHEN YOU NEED US

We are committed to providing outstanding service to you. We value the relationships we have with you and your business, and we want to better understand your needs so we can be ready with solutions that work for you.

## EXPERT PERSONNEL WITH ACTUAL PERSONALITY

At Vectra, you not only get an implementation specialist to work exclusively with your business through the set-up of your new solutions, but also the backing of an entire team for your ongoing service needs. The goal is to make this process as streamlined and painless as possible so you can begin receiving the full benefits of the services you've selected.

## EXPERIENCED LOCALS

The Rocky Mountain region is a part of who we are, and we understand why families and businesses choose to grow, play and work here. At Vectra, you'll find seasoned and knowledgeable service professionals who have not only built their careers in the banking industry, but who are also neighbors and customers of the local businesses we serve.

## AWARD WINNING



Vectra Bank, as part of Zions Bancorporation, has received 31 Greenwich Excellence Awards for Small Business and Middle Market banking - the highest number of awards won among all banks in the United States for 2015. We are proud that our customers recognize our commitment to providing them with the financial products and services they need to reach their business objectives.

## SERVICE IS JUST A CALL OR CLICK AWAY!

Treasury Management Client Services



800-341-8156 / Monday through Friday / 7:30 AM to 5:30 PM



Tmsupport@vectrabank.com



VectraBank.com/tmclientservices

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vectrabank.com / 800-341-8156



Vectra Bank Colorado, as part of Zions Bancorporation, has received 31 Greenwich Excellence Awards for Small Business and Middle Market banking. \*Certain Treasury Management products/services may be subject to credit approval and agreement. Fees may apply. Contact your banker or Treasury Management officer for details.

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# HELPFUL RESOURCES

## CONTACT US

Treasury Management Client Services  
Monday-Friday 7:30 AM - 5:30 PM  
Toll-free 800-341-8156  
Denver Metro 720-947-7689

tmsupport@vectrabank.com  
vectrabank.com/tmclientservices  
2000 S. Colorado Blvd., Ste. 2-1200  
Denver, CO 80222

## DAILY PROCESSING & CUT OFF TIMES

### VectraView™

Information Reporting	Previous Day Information	Available at 5:30 am
	Same Day Information	Available at 6:30 am
ACH	Origination	6:00 pm
	<i>Consumer credit files (e.g. payroll) should be submitted two business days prior to the effective date.</i>	
Wire Transfer	Domestic Wires	3:30 pm
	International Wires	3:00 pm
	US Federal Tax Payments	2:30 pm
Internal Transfer		10:00 pm
Stop Payments		8:00 pm
Transaction History	Account Transfers	90 days
	ACH and Wire Activity	180 days
	Balances and Transactions	180 days
	DDA and Sweep Statements	18 months
	Paid Check Images, Credits, Items Deposited	180 days
	Special Reports (e.g. Account Analysis and ACH)	90 days
	Stop Payment History	180 days
<b>Remote Deposits™</b>		
	Daily deposit cut off	9:30 pm
<b>Positive Pay</b>		
	ACH Positive Pay Decision Window	10:00 am - 3:30 pm
	Check Positive Pay Decision Window	10:00 am - 3:30 pm