



Vectra Bank Colorado | Transaction Savings Account

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 04/01/2019.

Account Opening and Usage	
Minimum deposit needed to open account	\$50
Monthly Maintenance Fee	\$3
How to avoid the Monthly Maintenance Fee ¹	<p>\$0 monthly maintenance fee when you meet one of the following during the monthly billing cycle:</p> <ul style="list-style-type: none"> • Keep your daily account balance at \$200 or above OR • Make a qualifying credit² of at least \$25.00 to the savings account before the last business day of the monthly billing cycle
Paper Statement Service <i>(Applies to statements that are printed and mailed)</i>	\$2 Waive this fee by opting out of paper statements through online banking. There is no charge for eStatements.
Withdrawal Limits	This product does not have withdrawal limits.

Overdraft Services	
Insufficient Funds (NSF) Fee	<p>\$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.</p> <p>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 not charge NSF Fees for ATM or point-of-sale debit card transactions we decline.</p>
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.

Interest and Payment	
Earns Interest	No - This product does not earn interest.

Account Features	
Convenience Services ³	<p>Online Banking Mobile Banking Branch Withdrawals</p>
ATM Access	<p>\$0 for transactions at ATMs owned by Vectra Bank or other divisions of Zions Bancorporation, N.A. or in the MoneyPass Network.</p> <p>Vectra Bank Fees apply to transactions at ATMs not owned by Zions Bancorporation, N.A. In addition, ATM operator fees may be assessed. 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>
<p>Deposit and Withdrawal Posting Order</p>	<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

<p>Amendments</p>	<p>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 more information.</p>
<p>Dispute Resolution Agreement</p>	<p>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.</p>

1. **Monthly maintenance fee is waived** when the account owner is also the primary owner on one of the following accounts: Premium Interest Checking, Premier Checking, Premier Elite Checking.
2. A **qualifying credit** may include any of the following: ATM check or ACH direct deposit, an ATM transfer from your checking to the savings or banker-assisted transfer to the savings described above, and any book, preauthorized credit, or sweep transfer.
3. **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.