

Personal Accounts Schedule of Fees

Effective November 1, 2025

ACCOUNT VERIFICATION	Client Verification Letter	\$10	Per Letter
	Third Party Requested Account Verification	\$20	Per Request
	Third Party Requested-Balance Confirmation	\$10	Per Request
ATM AND DEBIT CARD TRANSACTIONS	Vectra ATM Transaction	No Charge	Vectra, other divisions of Zions Bancorporation, N.A., and MoneyPass® Network.
	Non-Vectra ATM Transaction	\$2	For using another bank's ATM to complete any transaction. In addition, fees from other bank may apply.
	Vectra ATM Inquiry	No Charge	Vectra, other divisions of Zions Bancorporation, N.A., and MoneyPass® Network.
	Non-Vectra ATM Inquiry	\$2	For using another bank's ATM to complete any transaction. In addition, fees from other bank may apply.
	ATM Mini Statement	\$1	Fee charged per statement.
	ATM/Debit Card Foreign Transaction	1.5% of US \$	% of total transaction.
	Debit Card/ATM Card Fee	No Charge	
	Debit Card Replacement Overnight Fee (Expedited Card Delivery)	\$25	Per request, 2-3 Business Day Fed-Ex Delivery
	Debit Card Replacement Same Day Fee (Expedited Card Delivery)	\$39	Per request, 1 Business Day Fed-Ex Delivery
	ATM/VISA® Debit Card Limits		
	ATM Card		
	ATM (Customer Withdrawal)	\$520	Per 24-Hour Period
	POS	\$15,020	Per 24-Hour Period
	Cash Advance	Not Available	
	Signature Purchase	Not Available	
	Visa® Classic Debit Card		
	ATM (Customer Withdrawal)	\$1,020	Per 24-Hour Period (\$520 if ATM is Offline)
	POS	\$15,020	Per 24-Hour Period
	Cash Advance	\$15,020	Per 24-Hour Period
	Signature Purchase	\$15,020	Per 24-Hour Period
CASHIER'S CHECKS	Cashier's Check Customer	\$8	Per Check
	Cashier's Check Non-Customer	\$8	Per Check Non-Customers can exchange a check drawn on Vectra Bank for a Cashier's Check.

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DORMANT ACCOUNTS	Dormant Account	\$15	<p>Fee charged per month to accounts without customer-initiated activity for 365 consecutive days. Accounts are considered dormant when there is no customer-initiated debit or credit activity to an account and the customer has not had contact or communicated with the bank for more than 365 consecutive days. Automatic or recurring transactions do not count as customer-initiated activity. Regular account fees may continue to apply, and regular account interest will be paid until such time as the account is closed.</p> <p>CD, IRA and Young Savers accounts are not assessed a dormant account fee.</p>
FOREIGN CLEARING	Canadian Check Deposit (Cash Letter)		Other financial institutions' fees may apply.
	Canadian Check Clearing Fee	\$10	Per Item
	USD Check Clearing Fee	\$25	Per Item
	Foreign Collection Clearing		Other financial institutions' fees may apply.
FOREIGN EXCHANGE	Foreign Collection Item	\$50	Per Item
	Buy Currency from Customer	\$25	Per Request
	Sell Currency to Customer	\$25	Per Request
LEGAL PROCESSING	Legal Process	\$100	Per Order Refer to the Deposit Account Agreement for details on Legal Process.
ONLINE BANKING	Online Banking	No Charge	
	Online Banking with Bill Pay	No Charge	
	Direct Connect (formerly PC Banking)	\$3	Per Month
	Mobile Banking	No Charge	Web browser and mobile app access. Message and data charges from service provider may apply.
	Mobile Banking with Bill Pay	No Charge	
	Consumer Mobile Deposit Credit	No Charge	Per Item
	Bill Pay Expedited Payment – ACH	\$10	Per Item
	Bill Pay Expedited Payment – Check	\$20	Per Item
OVERDRAFT TRANSACTIONS	Overdraft Fee - Paid Items	\$29	<ul style="list-style-type: none"> •Per check, ACH, or wire transaction that overdraws your account. •Per ATM or Everyday Debit Card Transaction that overdraws your account - if you have opted-in to our Debit Card Overdraft Service. •Per multiple-use debit card transaction that overdraws your account. •Per non-debit card transaction that overdraws your account. <p>We will charge your account no more than five per-item Overdraft fees on any business day. We will not charge any per-item Overdraft fees if your account is overdrawn \$30 or less after all credit and debit transactions are posted to your account following the close of the business day.</p>
	Insufficient Funds (NSF) Fee - Returned Items	\$0	For any transaction the bank returns or declines that will overdraw the account.

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OVERDRAFT TRANSACTIONS CONTINUED	Interest Rate				18%	Annual interest rate on the overdraft balance of a charged-off account. See deposit account agreement for additional details.							
	Overdraft Deposit Transfer				\$8	A transfer fee will be charged every time a transfer over \$10 is made from your linked Deposit Account.							
	Flex-Line Transfer				\$10	A transfer fee will be charged each time an advance over \$10 is made from the Flex-Line Account.							
	Interest Rate				18%	Annual interest rate on the overdraft balance of a charged-off account. See deposit account agreement for additional details.							
STOP PAYMENTS	Stop Payment				\$35	Per Request							
	Debit Card Preauthorized Stop Payment				\$15	Per Request							
SAFE DEPOSIT BOX	Box sizes listed are not available at all locations. Contact branch for availability.												
	1.5x5	\$20.00	5x5	\$45.00	9x10	\$100.00	11x40	\$260.00	15x34	\$405.00	20x40	\$425.00	
	2x5	\$30.00	5x10	\$75.00	10x10	\$125.00	11x50	\$270.00	20x13	\$400.00			
	3x5	\$35.00	6x10	\$80.00	10x15	\$130.00	15x15	\$315.00	20x20	\$410.00			
	3x10	\$50.00	8x10	\$90.00	10x20	\$150.00	15x18	\$325.00	20x25	\$415.00			
	Safe Deposit Key Deposit				\$30								
	Safe Deposit Late Fee				\$10	Per Month							
	Safe Deposit Drill Fee				\$200								
	For more information and the complete terms of your safe deposit box, please refer to the Safe Deposit Lease Agreement section of the “Deposit Agreement” or talk to your Vectra banker.												
	STATEMENT SERVICES	Paper Statement				\$2							
Additional Statement				\$5	Per copy								
Check Images				By Request	Standard Retail Half Size Retail Large			No Charge \$5 Per Month \$5 Per Month					
Interim Statement				\$3	Per copy								
Research Fee				\$3	Per item								
WIRE TRANSFERS	Domestic Incoming				\$13	Each Wire							
	Domestic Outgoing				\$27	Each Wire							
	International Incoming				\$16	Each Wire							
	International Outgoing				\$50	Each Wire							
	Wire Investigation Fee				\$25	Per Request							

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ADDITIONAL ACCOUNT FEES AND SERVICES

Branch Account Reconciliation Fee	\$10	Per ¼ hour
Check Printing Fee	Varies	Depending on the style and quantity chosen.
Early Closure Fee	\$25	If account is closed within first 90 days of opening.
Excessive Withdrawal Fee - Savings	\$5	Fee charged per withdrawal in excess of six (6) per monthly statement cycle. However, no more than ten (10) excessive withdrawal transaction fees will be charged to your account per statement cycle. The excessive withdrawal fee may be waived for certain products. Please see your applicable account disclosure.
Excessive Withdrawal Fee - Money Market	\$15	Fee charged per withdrawal in excess of six (6) per monthly statement cycle. However, no more than ten (10) excessive withdrawal transaction fees will be charged to your account per statement cycle. The excessive withdrawal fee may be waived for certain products. Please see your applicable account disclosure.
IRA Closing/Transfer Fee	\$25	Per Request
Non-Customer Check Cashing Fee	\$5	Fee charged per check \$100.00 or more.
Telephone Transfer Fee	No Charge	Limitations may apply
Temporary (Counter) Checks	\$2	Fee charged per sheet of 4.