

Banner Bank TruRewards and World Rewards Mastercard Credit Cards Terms and Conditions

If you apply for the Banner Bank Mastercard Credit Card and meet our eligibility criteria for the Banner Bank World Rewards Mastercard Card, you agree that we may consider your application as one for (and upgrade you to) the Banner Bank World Rewards Mastercard Card.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	9.99% to 13.99% fixed APR based on your creditworthiness.
APR for Balance Transfers	5.24% to 9.24% fixed APR based on your creditworthiness. This APR will apply to balance transfers posted within 60 days of account opening and will be fixed until the balance transfer amount is paid off in full. After that, your APR will be 9.99% to 13.99% fixed APR based on your creditworthiness.
APR for Cash Advances	18.00% fixed APR.
Penalty APR	None
Paying Interest	Your due date is at least 25 calendar days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	None
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .
Fees	
Annual Fee	None for standard (unsecured) TruRewards and World Rewards Credit Cards \$25 for Deposit Secured Credit Card
Transaction Fees	
• Balance Transfer	None
• Cash Advance	None
• International Transaction Fee	1.10% of each transaction made in U.S. dollars
Penalty Fees	
• Late Payment	\$20
• Over-the-Credit Limit	None
• Returned Payment	None

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).”

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

The information about the costs of the card described in this application is accurate as of October, 2023. This information may have changed after that date. To find out what may have changed, please call us at 1-800-790-2755.

SEE NEXT PAGE for additional terms and conditions.

Additional Terms and Conditions

If an account is opened, you will receive a Credit Card Agreement ("Agreement") with your card(s). You agree to the terms of this Agreement by: using the account or any card, authorizing their use, or making any payment on the account. We have the right to change the account terms (including the APRs) in accordance with your Agreement.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

CREDIT REPORT AUTHORIZATION

By submitting an application for credit, you authorize us to obtain credit bureau reports that we will use when considering your application for credit. You also authorize us to obtain credit bureau reports and any other information about you in connection with the extensions of credit on your account and the administration, review or collection of your account. If you ask, we will tell you the name and address of the credit bureau from which we obtained a report about you. You also authorize us to verify your employment, income and other relevant information.

COMMUNICATION AUTHORIZATION

By providing a telephone number, you agree that we have your express consent to contact you at the number provided about any of your Banner Bank accounts, and that we may use text messaging, artificial or prerecorded voice messages and automatic dialing technology to call you for any non-telemarketing purpose, including but not limited to informational, account servicing, and collection calls. Message and data rates may apply. You also agree that by providing your email address, we have your permission to contact you through your email address to notify you of progress on your application, provide important account information, to let you know about other products and services.

BALANCE TRANSFERS

If you are issued a credit card, you authorize us to make the balance transfers that you have requested from credit card accounts or other types of accounts with other financial institutions. Balance transfers may not be used to pay off or pay down any Banner Bank accounts, either opened in your name or any other person. We will send payment to your creditors in the order you list them. If a balance transfer request is more than your available credit limit, we will automatically lower the balance transfer amount to your available credit and complete the transfer. Allow at least three weeks from account opening for processing. We have no control over, and are not responsible for, how and when the other financial institution applies the payment. You are responsible for verifying that the other financial institution applies the balance transfer payment in accordance with your other account's terms. You should continue to monitor the other accounts that you requested us to send the proceeds of the balance transfer to, and you should continue to pay the minimum payments due on those accounts until you receive statements from those creditors showing that the balances due them have been paid in full. This might not happen until after the balance transfer appears on your billing statement from us. You are liable for any late payments, finance charges or disputed amounts on your other accounts. We do not send instructions to the other financial institution to close your other account. If you want the other account to be closed, you must do that yourself.

Balance transfers are subject to finance charges, which are incurred from the transaction date.

MILITARY LENDING ACT

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

Additionally, if any clause in your Credit Card Agreement with us conflicts with the federal law protections afforded to members of the Armed Forces, including any provision related to mandatory arbitration, federal law will prevail.

If you would like to receive this Military Lending Act disclosure orally, please call 1-800-790-2755.

DEPOSIT SECURED CREDIT CARD

If you do not qualify for an unsecured credit card, you may apply for a Deposit Secured Credit Card pursuant to this application. Subject to credit approval. This program requires securing the credit card by a Banner Bank savings account with a balance at least equal to the desired credit limit (\$300 to \$5,000), and the execution of a separate security agreement.

OTHER DISCLOSURES

California residents: A married applicant may apply for a separate account.

Washington State residents: Washington state law prohibits discrimination in credit transactions because of race, creed, color, national origin, sex, or marital status. The Washington State Human Rights Commission administers compliance with this law.

TruRewards® Program Terms and Conditions

The following is a summary of key terms and conditions for the Banner Bank TruRewards Program ("Program").

You will receive complete TruRewards Terms and Conditions with your account opening materials if your application is approved. Your Banner Bank Credit Card will be automatically enrolled into the Program. There is no cost for Program participation. You may choose not to take advantage of the Program and not to redeem points, but you cannot cancel your participation in the Program. If your Credit Card is closed, cancelled, or terminated, the positive point balance in TruRewards Account will be forfeited and cannot be transferred to another TruRewards Account. Eligibility in the Program is restricted to individuals who have a statement address within the 50 United States, the District of Columbia or any U.S. Possession or Territory.

Earning Points

Points are earned on Qualifying Transactions. Qualifying Transactions are purchases of products and services, minus returns or refunds, made with a Rewards Card. The following types of transactions will not earn points: balance transfers, cash advances or cash-like transactions, interest charges, fees of any kind, that Sponsor charges for Rewards Card servicing. All Qualifying Purchases made with cards with the same card number (cards opened for authorized users) will earn points in a single TruRewards Account. Points earned from each card will automatically be pooled together into one available Point balance.

You will earn **4,000 introductory reward bonus points** when you activate your Banner Bank Credit Card. No transaction is needed to qualify for the introductory bonus.

You will earn **4 (four) points** for each \$1.00 of a qualifying purchase made with your Banner Bank Credit Card. Purchase amounts, including tax, will be rounded to the nearest whole dollar amount to determine the number of points to be posted to your account

Banner Bank World Rewards Mastercard Credit Cards will earn **10,000 bonus points** for every \$10,000 spent on purchases during calendar year, up to 10 instances. Bonus points will be added to TruRewards Account within 6 weeks after the \$10,000 spend requirement is achieved.

Rewards Redemption

For a current list and description of available rewards, as well as the number of points necessary to obtain such reward, and to redeem Points, you will need to visit the Program website www.bannerbank.com/card-rewards or call the customer service department at 866-352-1195 once a new Credit Card Account is opened for you.

To be eligible to redeem Points, the Cardholder's account(s) must be open (meaning not voluntarily closed, canceled or terminated for any reason) and the Rewards Card cannot have any other status preventing authorizations (delinquent, overlimit, temporarily blocked, or any other status prohibiting card usage).

Points Expiration

Points are redeemed on a first-in, first-out basis. Points will expire on the last day of the month, 60 months after the date of issuance.

Program Changes

We reserve the right to change the terms and conditions as well as the Points required for a reward within the rewards Program. At the Bank's option, redemption of Points may be restricted, limited, at any time without prior notice.



Cards are issued and serviced by Banner Bank. Member FDIC. Equal Housing Lender