



Commercial Visa[®] Credit Card

*Conveniently Manage Your Business Expenses
With a Card From a Bank You Know*



Better ideas. Better banking.
www.bannerbank.com

Owned & Serviced by Banner Bank



Banner Bank's Commercial Visa® Credit Card Provides a Variety of Benefits

- **Worldwide Acceptance** – Your Commercial Visa Card is accepted at millions of locations around the world.
- **Easy Online Access** – Access your account information online, and even pay your credit card bill online if you choose.
- **Management Reports** – With your Commercial Visa Card your company can receive management reports to improve your company's ability to manage business expenses. Visit www.bannerbank.com for details.
- **Auto Rental Collision Damage Waiver** – When you charge the cost of a rental car to your Commercial Visa Card, you'll receive automatic coverage from Visa.*
- **Travel Accident Insurance** – Protection of up to \$250,000 in travel accident coverage whenever you charge the full amount of your travel tickets to your Commercial Visa Card.*
- **Emergency Assistance** – Available 24 hours a day, 365 days a year.*
- **Free Additional Cards** – No charge for additional cards for employees (without rewards).

Banner Bank's Commercial Visa Card is Owned and Serviced by Banner Bank

- **Local Customer Service** – Not only will you have 24 x 7 phone customer service support, but your branch can also help when needed.
- **Straight Forward Terms & Conditions** – Fixed interest rate, reasonable late and over limit fees.
- **Make Payments Locally** – Mail payments or drop them off at your local branch.

SUMMARY OF CREDIT CARD ACCOUNT TERMS

Annual Percentage Rate (APR) for Purchases	11.99%
Other APRs	Bank and ATM Cash Advance APR: 18.00%
Grace Period for Purchases	25 days (provided you have paid in full the New Balance Total from the previous statement by its Payment Due Date).
Balance Calculation Method for Purchases	Average daily balance (including new purchases).
Annual Fee	Visa Commercial Card: No annual fee. Visa Commercial Rewards Card: \$19 annual fee per card with the first fee at account opening.
Cash Advance Fee	No Fee.
International Transaction Fee	Pass through Visa's currency conversion fee, equal to 1% of the transaction amount on all foreign transactions.
Other Fees	Late Payment Fee: \$20 Overlimit Fee: \$20
Minimum Finance Charge	No minimum.

THIS INFORMATION IS ACCURATE AS OF 04/11 AND MAY CHANGE. TO FIND OUT WHAT MAY HAVE CHANGED, CALL 800-790-2755.

All account terms are governed by the Credit Card Agreement sent with the card. Account and Agreement terms are not guaranteed for any period of time. All terms, including the APRs and fees, may change in accordance with the Credit Card Agreement and applicable law. **Banner Bank will allocate your payments to Purchases, and then to Cash Advances.**

CREDIT REPORTS: You agree that BANNER BANK may obtain both individual and business credit reports for purposes of processing your application, or to serving your account in the future. You authorize BANNER BANK to share with others, to the extent permitted by law, its credit experience with you. You authorize BANNER BANK, in determining your eligibility for credit and future credit extensions, to verify your employment, income, and all other information provided, and to obtain information about you, including your residence address, from other creditors, credit bureaus, employers, and third parties.

IMPORTANT INFORMATION ABOUT 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 (P.O. Boxes are not allowed under Federal law), date of birth and other information (including your Social Security or Tax Payer Identification Number) that allows us to identify you. We may ask to see your driver's license or other identifying documents when appropriate.



Application for a Banner Bank Commercial Visa® Credit Card

Branch Name _____

Employee Name _____

APPLICANT

Business Name _____ Tax ID # _____

Business Street Address _____ City _____ State _____ ZIP Code _____
(No P.O. Boxes Allowed)

Mailing Address _____ City _____ State _____ ZIP Code _____
(If different than physical address)

Business Phone _____ Fax Number _____

Business Legal Structure:

Corporation Partnership Sole Proprietorship

Limited Liability Company Other _____

Industry:

Professional Manufacturing Service

Agriculture Retail Other _____

Year Company Started _____ Number of Employees _____ Gross Annual Revenue \$ _____

AUTHORIZED APPLICANT INFORMATION

By signing below, the primary Cardholder is signing as an authorized representative on behalf of Applicant. In that capacity, such person certifies that the information in this application is true and correct and that he/she has full power and authority to sign this application behalf of Applicant. If the Applicant is an organization, an authorized individual must sign on behalf of Applicant. Applicant and each person signing below: 1) Requires that Commercial Visa Credit Cards be issued in reliance on this application; 2) Agrees to comply with the card agreement furnished with the cards; 3) Agrees that Banner Bank may obtain additional information from credit bureaus and other lawful sources to verify the creditworthiness of Applicant and the undersigned. Applicant shall be liable for repayment of all amounts due on any and all accounts opened in response to this application or subsequently on behalf of Applicant.

First Name _____ Last Name _____

Social Security # _____ Date of Birth ____/____/____ Officer Title _____

Authorized Applicant's Signature _____ Date _____

GUARANTY (Required)

"Guarantor" means the undersigned guarantor of the obligations of the Applicant to Banner Bank, "Applicant" means the applicant in this application, "Bank" means Banner Bank, its successors and assigns, and "Obligations" means all indebtedness, liabilities and obligations whatsoever of Applicant owing to Bank in connection with the Commercial Visa Credit Card Account(s) established pursuant to this application, if this application is approved by Bank.

Guarantor absolutely and unconditionally guarantees payment to Bank when due (whether by scheduled maturity, required prepayment, acceleration, demand or otherwise) of the Obligations, without set-off, counterclaim, recoupment or deduction of any amount. Guarantor waives all suretyship defenses with respect to the Obligations. Without limitation, Guarantor waives any right to require Bank: to make any presentment, protest, demand, or notice of any kind; to resort for payment or to proceed directly or at once against any person; to proceed directly against or exhaust any collateral held by Bank from Applicant, any guarantor, or any other person; to pursue any other remedy within Bank's power; or, to commit any act or omission of any kind, or at any time, with respect to any matter whatsoever. Guarantor hereby consents that Bank may without further consent or disclosure and without affecting or releasing the obligations of Guarantor hereunder: waive or delay the exercise of any rights or remedies of Bank against Applicant; waive or delay the exercise of any rights or remedies of Bank against any surety or guarantor; renew, extend, waive or modify the terms of any Obligation or the obligations of any surety or guarantor, or any instrument or agreement evidencing the same; apply payments received from Applicant or any surety or guarantor or from any collateral, to any indebtedness, liability, or obligations of Applicant or such sureties or guarantors whether or not an Obligation hereunder.

Guarantor: 1) Requests that Commercial Visa Credit Cards be issued in reliance on this Guaranty, 2) Agrees that Bank may obtain additional information from credit bureaus and other lawful sources, to verify the creditworthiness of Guarantor.

First Name _____ Last Name _____

Social Security # _____ Date of Birth ____/____/____

Guarantor's Signature _____ Date _____

For Total Credit Limits exceeding \$25,000, please submit application with two years of business financials and/or tax returns to your local Banner Bank branch.



VISA® Extras Rewards Option

If you elect to add Visa Extras Rewards to your cards, you will earn 3 Visa Extras points per dollar of net retail purchase, internet purchase, phone or mail order purchase, charged to your 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 Visa Extras Account. Cash advances, balance transfers, or payments made for payment instruments that can be readily converted to cash, do not earn points. Points have no cash or other value, except to obtain Rewards as set forth below, and are valid for 5 years. Rewards are subject to availability.

SAMPLE REWARDS

Air Travel. Points needed for travel: 48 continental U.S.: 100,000 points/maximum value \$500; U.S. 48 to Mexico: 170,000 points/maximum value \$700; U.S. 48 to Caribbean: 170,000 points/maximum value \$700; U.S. 48 to Alaska or Hawaii: 160,000 points/maximum value \$700; U.S. 48 to Europe 200,000 points/maximum value \$800. 21-day advance purchase and Saturday night stay required. Some service fees are additional. Currently, a \$25 fuel service fee applies to all airline tickets. Other restrictions apply, see www.visaextras.com for complete details.

Other Travel Rewards (Examples). Marriott One Night Stay: 63,000 points; Hertz One Day Rental: 32,000 points.

Merchandise and Gift Certificate Rewards (Examples). \$100 Home Depot Gift Card: 41,500 points; \$25 Amazon.com Promotional Certificate: 11,000 points; \$5 Starbucks Card: 3,500 points. There is no shipping or handling fee for standard delivery of the Rewards.

Cash Rewards. \$40 Cash Value Award: 20,000 points.

REWARD REDEMPTION

To redeem points in your Visa Extras Account for Rewards, visit the Program Web site at www.visaextras.com or call (800) 960-8472.

Visa Extras Account Activity. You can view your Visa Extras Account activity at any time online by visiting www.visaextras.com, which will show the number of points you have in your Visa Extras Account, the recent Qualifying Purchases made with your enrolled Visa card, and any redemption activity on your Visa Extras Account. You can also call (800) 960-8472 for such information.

Disclaimers and Limitations. Program terms may change. Neither Banner Bank nor Visa U.S.A. Inc. are responsible for any disputes between or involving joint cardholders or authorized users relating to points, redemption for Rewards, or use of Rewards. Rewards are provided by a variety of merchants. We and our service providers, including Visa U.S.A. Inc., are not responsible to you for the quality or performance of the Rewards or the products or merchandise purchased or obtained with the Rewards. Full details will be mailed to you after your card is issued.

