

## Additional Banking Services

### International Banking

Looking to get the most out of the global marketplace? Banner Bank is your resource in identifying target markets, as well as managing international payments and collection. From letters of credit to providing you with information about foreign banks, our partnership with Citigroup allows access to an extensive global network.

### Night Deposits

We know, many business owners are too busy during business hours to make it to the bank. For those customers, Banner offers a secure night deposit service. Ask a Banner representative for available locations.

### Safe Deposit Boxes

Are your valuables, including your computer backup files, under lock and key? Are they protected against fire and theft? Don't take a chance. Open a Banner Safe Deposit Box and find peace of mind for only pennies a day. Ask a Banner representative for availability and pricing information.

## Loans

At Banner, we have the experts who can help design the perfect loan for your business. Just provide us with a few key pieces of financial information and we'll do the rest.

- Fiscal year-end business financial statements for the past three years
- Business tax returns for the past three years
- A current interim business financial statement
- Recent accounts receivable and accounts payable agings
- Current personal financial statement and three years of tax returns for each owner or principal
- Business plan or financial forecasts (generally helpful for long term debt financing)

### QuickStep Business Solutions

We recognize that the success of your business often depends on ready access to credit. Our QuickStep Credit Lines provide you easy access to funds, 24 hours a day, 7 days a week. We have reasonable rates, flexible repayment terms, and applying is easy with our one page application, and no financial statement required with qualifying credit. In most cases, you'll have an answer within 24 hours.

### Lines of Credit

Both secured and unsecured lines of credit are available to all types of businesses to fund operating expenses and improve liquidity. Banner Bank also offers credit lines for individuals used for short term business investments.

### Accounts Receivable & Inventory Financing

Asset based credit lines are provided for businesses with the ongoing need to finance operating expenses secured by accounts receivable and inventory.

### Term Loans

Term loan financing is available for the purchase or refinance of equipment and to increase working capital. These loans typically have terms of 1 to 7 years. Term loan commitments can be issued to accommodate your annual capital budget. Lease financing for equipment is available for tax and capital considerations.

### Mergers & Acquisition Financing

Financing for business acquisitions can be customized for your company's specific needs. The appropriate mix of equity and debt will be recommended for the necessary permanent and operating financing for your business.

### SBA Lending

Banner Bank is a member of the Preferred Lender Program (PLP) for the Small Business Administration. Which means Banner has the ability to equip small businesses with a variety of individualized loans (business start-ups, business acquisitions, business expansions, and business refinances). Our experienced lenders provide personalized customer service at every level of the process and because decisions are made locally we can promise timely responses to all your SBA loan requests. Whether it's for commercial real estate, leasehold improvements, inventory, working capital, furniture, fixtures or equipment, Banner Bank can offer financing for every type of business need.

### Commercial Real Estate Loans

Construction and permanent financing is available for both owner-occupied and investor projects covering various property types including warehouse, office, retail and others. Terms can be tailored to meet your financing needs including fixed interest rates with permanent loans.

### Agricultural Lending

Banner Bank is one of the largest agricultural lending banks headquartered in the Pacific Northwest. We understand the critical need for flexible banking in the agricultural industry. We offer an outstanding group of professional ag lenders with years of experience in ag banking, as well as in production agriculture itself.

### Banner Bank Leasing

Getting the equipment you need without constricting cash flow is simple with a Banner Bank equipment lease. In most cases, we only require a one-page application (which can be accepted by fax), and within hours you'll be notified of your pre-approved line of credit.

## Contact Us

If you have questions, please contact your local branch or any of the following central numbers:

Toll Free  
1-800-272-9933

Banner Bank-by-Phone  
1-800-527-6435

Online Banking and Web site  
[www.bannerbank.com](http://www.bannerbank.com)

E-mail  
[bannerbank@bannerbank.com](mailto:bannerbank@bannerbank.com)



[www.bannerbank.com](http://www.bannerbank.com)

## Business Banking Solutions



Better ideas. Better banking.

\*See "Business Deposit Account Charges" brochure for more details and other transaction-based charges.

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Member FDIC

## *Connected to Business Banking.*

Banner Bank offers a multitude of business banking options specifically designed to take care of business needs, whether you're a shop on the corner or a multi-million dollar corporation. From helping you manage your business finances, to providing free Banner Bank-by-Phone and Banner Online Banking, we have all your business needs completely covered.

## *Business Checking Accounts\**

### **Free Business Checking**

With no monthly service charge and your first 50 items processed monthly at no charge, this account is an excellent choice for businesses with low transaction activity and low account balances.

### **Business Checking**

Our regular Business Checking account is designed for growing businesses with moderate account activity and balances. It offers an affordable monthly service charge, a low minimum daily balance requirement for no service charge, and your first 200 items each month are processed at no extra cost.

### **Business Interest Checking**

Our Business Interest Checking account offers all the features of Banner's regular business account: affordable monthly service charges, low minimum daily balance requirements for no service charges, first 200 items processed monthly at no additional charge. And interest paid for sole proprietors, nonprofits and public funds.

### **Analyzed Business Checking**

This is a full-service checking account designed for larger corporations with higher account balances, featuring unlimited withdrawals and deposits. You can link multiple accounts to maximize earnings credit, and minimize – or even eliminate – service charges. Plus, receive detailed monthly account analysis statements for a clear and accurate picture of your business' banking activity.

## *Business Savings Accounts\**

### **Business Savings**

This is your basic business savings account with low opening deposit requirements, interest paid on collected balances, and automatic transfer options available.

### **Business Money Market**

Those businesses that would like to see their money work a little harder should check out our Business Money Market account. Tiered interest rates, limited check writing and unlimited withdrawals in person or by ATM are some of this account's features.

### **Banner's Best Business Savings**

What's the best feature of Banner's Best Savings Account? It's the highest yielding tiered savings account you'll find at Banner Bank – or just about anywhere else for that matter. The higher your balance, the greater your return.

### **3 Month Money Market CD**

This account offers tiered interest rates, a lower minimum balance, unlimited deposits and the flexibility of making one withdrawal per calendar month with no penalty.

### **Certificate of Deposit**

Looking for the highest return you can get on your insured savings? Banner's Certificate of Deposit offers exactly that with a wide range of terms from 7 days to 10 years.

## *The Power of Convenience*

### **Banner Bank-by-Phone**

With free Banner Bank-by-Phone, you can access your checking, savings, and loan account information 24 hours a day, 7 days a week. Transfer funds, obtain account balances, and verify checks and deposits – all from the privacy of your own phone.

### **Banner Online Banking**

Free Banner Online Banking allows access to your accounts from the convenience of your computer so you can do your banking at any time, day or night. And do it simply and securely. You'll also have the ability to transfer funds between accounts, immediately verify deposits and withdrawals, and even download your transactions and statements.

### **Banner Bill Pay**

Paying bills is painless with Banner Bill Pay. You can pay bills online 24 hours a day 7 days a week to virtually anyone in the United States. And that saves you the hassle and cost of writing checks and stamping envelopes. You can also schedule payments ahead of time, and access your bill payment history anytime.

### **Banner Bank ATM**

Wherever you happen to go, there's usually a Banner ATM nearby. And the Banner Visa Check or ATM Card is accepted at thousands more ATMs worldwide with no charge from Banner Bank for using one.

## *Cash Management Services*

### **Account Analysis**

Detailed, monthly deposit account statements provide analyzed and categorized information about your accounts including number of transactions, balances and a clear summary of maintenance fees and service charges.

### **Account Reconciliation**

To minimize the time you spend reconciling and monitoring your checking accounts, we offer account reconciliation services that provide timely and accurate account information. Plus, we can design a cost effective program tailored to your specific needs.

### **Check and Statement Imaging**

Images of individual checks, deposits and account statements provide quick and easy access either online or from a searchable CD-ROM.

### **Automated Clearing House (ACH) Origination**

ACH Origination can help you save time, reduce the risk of check fraud, limit the expense of checks and improve your cash flow. When you take advantage of direct deposit, direct payment, tax payment and balance consolidations – all done through the national ACH – you simplify checking account reconciliation and improve your ability to forecast cash flow.

### **Online Wire Transfer**

While traditional wire services are available at every branch, you can save time and paper work by initiating your own wire transfers. Our Online Cash Management system offers multi-layered security and an efficient process to send single or recurring wire transactions.

### **Positive Pay**

Positive Pay reduces the risk of check fraud by using Positive Pay which matches any check presented for payment on your account against your issued checks file.

### **RemoteDeposit**

RemoteDeposit is a Web-based, single check image capture, storage and processing solution. This system allows you to send images of checks to the bank for deposit from the privacy of your own office. We provide the scanner. You provide the corner of a desk and an Internet connection. The checks you scan will be deposited directly into your account. Don't want to scan one check at a time? Opt for our High Volume RemoteDeposit product. Scan your whole deposit – up to 100 checks at a time – enter the deposit total, process, and you're finished. All deposits are then reviewed in the operations center to verify total deposit.

### **Sweep Account Services**

Move your money where it's needed, when it's needed. Excess funds can automatically be moved to an Investment Sweep or drawn from a line of credit – whichever you need for whatever purpose.

### **Commercial Deposits**

At Banner Bank we provide a safe and convenient option for your deposit processing and cash deliveries. Through our Cash Vault and Armored Car services, your company is assured prompt deposit crediting, and you avoid the time loss and security risk involved when sending an employee to the bank. We'll prepare a customized, competitive and equitable estimate for your review.

## *Card Services*

### **Merchant Services**

Choose Banner Bank as your merchant account provider and enjoy competitive and easy to understand pricing, 24 hour customer support from our customer service group, as well as personal service from Banner's branch network. Plus you'll have online access to both statement and transaction details through Banner Bank's Web site. Transactions can also be downloaded into QuickBooks®.

### **Banner Bank Visa® Business Check Card**

Our Visa Business Check Card is accepted at millions of merchant locations worldwide, and at more than 500,000 Visa/Plus Network ATMs. Purchases are automatically deducted from your company's checking account, and the details about each purchase – amount, date and location – are listed on your monthly statement for easy tracking and reconciliation. Additional benefits include Visa purchase security, extended protection, auto rental insurance, and travel and emergency services. Plus, enroll in Visa Extras and earn points towards rewards every time you make a qualifying purchase.

### **Banner Bank Commercial Visa® Credit Card**

It's the ideal business tool designed to provide small businesses with an all purpose line of credit to help cover routine and unforeseen business expenses, extend payments when necessary, and improve cash flow. It's also accepted at millions of locations worldwide and provides coverage on car rentals as well as travel insurance. Plus, with Online Credit Card Services, you can access your account information online and receive management reports, order additional cards for employees at no cost, and even enroll in the Visa Extras Rewards program to earn rewards on all of your purchases.