

Business Fee Schedule

Account Services

Account Reconciliation (per hour)	
\$10.00 minimum.....	\$25.00
Deposited Item Return	\$6.00
New Account Closed within 90 days	\$25.00
Non-Sufficient Funds (NSF) (per item)	\$30.00
Online Bill Pay Option (monthly)	
First 15 Payments	\$5.95
Each Additional Payment	\$0.40
Overdraft Protection Transfer	
from Deposit Account (per day).....	\$4.00
Overdrawn Balance	
Interest Rate	Prime + 5.00%
Research (per hour)	
\$10.00 minimum.....	\$30.00
Research Items (per copy)	\$2.00
Special Handling of Account (per month).....	\$5.00
Statement Copy/Form 1099.....	\$5.00
Stop Payment	\$25.00

Checks/Drafts/Transfers

Canadian Draft	\$20.00
Cashier's Check	
Customer	\$5.00
Non-Customer	\$7.00
Re-issue (if lost, additional documentation required)	\$10.00
International Draft	\$30.00
Money Order	
Customer	\$3.00
Non-Customer	\$5.00
Temporary Checks (maximum of 5)	\$2.00
Traveler's Checks	2.00% of purchase
Wire Transfer – Customer	
Outgoing	\$20.00
Incoming	\$10.00
International (incoming and outgoing)	\$30.00

Other Services/Fees

ACH Return/Notice of Change (NOC).....	\$3.00
ATM/Check Card Replacement (after 1).....	\$5.00
Canadian Exchange Fee (non-customer)	
\$2.00 minimum	10.00% of transaction
Check Sent for Collection	
Domestic	\$30.00
International	Varies
Coin Wrappers	
Non-Customer (each)	\$0.05
Coupon Redemption (clipped coupons per envelope or called/mature bond)	\$10.00
Dormant Account Fee (per month).....	\$5.00
Fax Service (customer only)	
First Page	\$5.00
Each Additional Page	\$1.00
Foreign Currency Exchange	
(Non-Canadian)	\$25.00
Gift Card (Visa®)	
Customer (per card)	\$3.95
Non-Customer (per card).....	\$5.95
Large and Custom Orders.....	Varies
Levy/Garnishment	\$70.00
Locking Bag	\$25.00
Non-Customer Check Cashing	
\$5.00 minimum	3.00%
Photocopy (per page)	\$.25
Rolled Coin	
Customer	1.00% of transaction
Non-Customer (per roll)	\$.50
Unrolled Coins - \$.50 minimum	5.00%
Zipper Bag.....	\$5.00

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

E-mail
bannerbank@bannerbank.com

Fee Schedule Effective February 15, 2009



Business Deposit Account Charges



Business Checking Accounts

Account Features	Free Business Checking	Business Checking	Business Interest Checking ¹	Analyzed Checking
Minimum Opening Balance	\$100	\$100	\$100	\$100
Minimum Daily Balance Required to Avoid Monthly Service Charge	\$0	\$5,000	\$5,000	Analyzed ²
Monthly Service Charge	\$0	\$9	\$12	\$13 ³
Item Processing ⁴	\$0.30 per item (first 100 free)	\$0.20 per item (first 250 free)	\$0.20 per item (first 250 free)	Calculated via Account Analysis ²
Banner Bank-by-Phone & Online Banking	Free	Free	Free	Free
Banner Online Bill Pay	\$5.95 monthly \$0.40 per payment (first 15 free)	Free	Free	\$5.95 monthly \$0.40 per payment (first 15 free) ²
Business Visa [®] Check Card ⁵ & Commercial Visa [®] Credit Card ⁶	Free	Free	Free	Free
Statement Options	<ul style="list-style-type: none"> – Check safe keeping – Check images – CD-ROM 	<ul style="list-style-type: none"> – Check safe keeping – Check images – CD-ROM 	<ul style="list-style-type: none"> – Check safe keeping – Check images – CD-ROM 	<ul style="list-style-type: none"> – Check safe keeping – Check images – CD-ROM

¹Account ownership is limited to sole proprietors, nonprofits and public funds. ²Monthly fee and per item charges are calculated via account analysis. A detailed statement of account charges is available upon request. ³Earnings credit on collected balances may offset service charges.

⁴Excludes Visa Check Card usage. ⁵Enroll in Visa Extras and earn points towards rewards. Visa Extras Terms & Conditions available upon request. ⁶Subject to credit approval and limited to current Banner Bank deposit customers, or residents of WA, OR and ID.

Business Saving Accounts

Account Features	Savings	Money Market	Banner's Best Business Savings ¹	3 Month Money Market Certificate of Deposit	Certificate of Deposit
Minimum Opening Balance	\$100	\$100	\$100	\$500	\$2,500
Minimum Daily Balance Required to Avoid Monthly Service Charge	\$500	\$2,500	\$5,000	–	–
Monthly Service Charge	\$5	\$10	\$10	–	–
Deposit Item Fee	\$0.20 per item (first 75 free)	\$0.20 per item (first 75 free)	\$0.20 per item (first 75 free)	–	–
Withdrawal Fee	\$5 per withdrawal (first 6 free) ²	\$10 per withdrawal (first 6 free) ³	\$5 per withdrawal (first 6 free) ²	\$10 per withdrawal over 1 per month ⁴	Penalty for early withdrawal ⁵
Competitive Interest Rate	Compounded daily	Compounded daily – Tiered rates	Compounded daily – Tiered rates	Compounded daily – Tiered rates	Compounded daily
Interest Paid on Collected Balances	Quarterly	Monthly	Quarterly	At maturity	Varies
Banner Bank-by-Phone & Online Banking	Free	Free	Free	Free	Free
Additional Options and Features	<ul style="list-style-type: none"> – Unlimited withdrawals in person or by ATM – Link to your Banner checking account for overdraft protection⁷ – Access funds with Business Visa Check Card 	<ul style="list-style-type: none"> – Unlimited withdrawals in person or by ATM – Link to your Banner checking account for overdraft protection⁷ – Access funds with Business Visa Check Card 	<ul style="list-style-type: none"> – Unlimited withdrawals in person or by ATM – Link to your Banner checking account for overdraft protection⁷ – Access funds with Business Visa Check Card 	<ul style="list-style-type: none"> – Unlimited deposits 	<ul style="list-style-type: none"> – Additional deposits⁶ – Bump rate⁸ – Terms from 7 days to 10 years

¹A Banner Bank business checking account (any type) with combined statement is required. ²Excessive withdrawal fee applies when the account exceeds 6 pre-authorized third party withdrawals per statement period (if no more than 31 days). If statement period is quarterly, 6 pre-authorized withdrawals are allowed per calendar month. ³Excessive withdrawal fee applies when the account exceeds 6 pre-authorized third party withdrawals per statement period. Three pre-authorized withdrawals may be by check. ⁴Penalty of 7 days interest if withdrawal is made within 6 days of previous withdrawal. ⁵Early withdrawal penalty varies by term. Consult a Banner Bank Representative for details. ⁶Available on selected Certificates of Deposits. Certain terms and conditions apply. ⁷Subject to transaction limits and funds availability. ⁸"Bump the rate up" one time during each term on selected Certificates of Deposits for similar account type, balance and term. Rate may not be bumped to a promotional rate made available in special offers.