

E-Banking Solutions



Better ideas. Better banking.

Electronic Banking Solutions

These days it's important to have a banking partner who understands that convenience is directly proportional to the latest digital technology. That's why Banner Bank offers electronic banking solutions that help make your life as simple as possible.



Online Banking

Free Banner Online Banking allows you to do your banking at any time, day or night. And do it simply and securely.

A Few Online Banking Features:

- View balances, verify deposits and withdrawals
- Transfer funds between Banner Bank accounts
- Search for, print, or save images of cleared checks
- Download transactions and import them into a number of software packages
- Stop payment on checks (*fees apply*)
- Set-up E-mail alerts
- Send secure messages to Banner customer service
- Add enhancements such as Bill Pay, E-Statements, and mobile banking

Bill Pay

Paying bills is painless with free* 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. Schedule payments ahead of time, and access your bill payment history anytime.

You can also customize your online Bill Pay experience with My Payment Center.

** Free Banner Bill Pay available for all personal and select business accounts. See Business Deposit Account Charges brochure for details and other transaction-based fees.*

My Home Page And My Payment Center

(Available For Personal Accounts)

Welcome to a new way to manage your personal finances. My Home Page and My Payment Center are uniquely designed to hand you the keys to your online banking experience. Configure widgets and arrange page layout to feature account tools and financial information pertinent to you. It's your choice.



The 'My Home Page' option is accessible under the main Online Banking navigation tab.



The 'My Payment Center' option is found under the main Bill Pay navigation tab.

E-Statements And Notices

Now you can receive monthly Banner Bank statements and select notices electronically. Just sign up for electronic statements through Banner Online Banking and every month we'll E-mail you when your E-Statement is available. No more waiting for mail delivery, and you can conveniently check your finances anywhere there's an internet connection, whether you're an individual or business. It's just another way we're keeping you connected.



E-Statement Enrollment:

- Login to Online Banking
- Click on the 'E-Docs' tab
- Confirm your E-mail address
- Enter a security phrase that will be displayed on all valid Banner Bank E-Docs E-mails
- Accept terms and conditions and click on the 'Enroll Now' button

Mobile Banking

Banner Bank gives you the option of banking in whatever way makes you most comfortable. Select from our free* mobile banking solutions to keep tabs on your accounts any time day or night. So wherever you go, Banner Bank goes with you.



**Check with your mobile service carrier as text messaging and Web access charges may apply.*

Smartphone Apps

Banner Bank's free iPhone app* provides secure access to your banking information. So you can manage just about every facet of your finances, all at the touch of a screen.

A Few iPhone App Features:

- Lookup balances for checking, savings, mortgages, home equity lines of credit, and other loans
- View account transactions
- Make one-time transfers between Banner Bank accounts including making a loan payment or getting an advance from a line of credit
- Make one-time bill payments to existing Payees



iPhone App Enrollment:

- Visit the iTunes app store online or through your iPhone and search for our app titled, "Banner Bank Mobile Banking".

**Compatible with iPhone, iPod touch, and iPad. Requires iOS 3.0 or later. Fees, may apply to services ordered online and to transfers from a credit card account. Please note your internet and/or mobile service provider may assess fees.*

Mobile Web Banking

Banner Bank's free* Mobile Web Banking allows you secure access to our mobile-optimized online banking Web site from your phone's Web browser. So you can bank whenever you want and wherever you need.

A Few Mobile Web Banking Features:

- Access your checking, savings, mortgages, home equity lines of credit, and other loans
- View account balances and transaction history
- Transfer funds between Banner Bank accounts
- Make one-time bill payment to existing payees
- Receive enrollment, transfer and bill payment text message confirmations
- Locate a branch near you



Mobile Web Enrollment:

- Login to Online Banking
- Select 'Options' > 'Mobile Settings'
- Enable your mobile device and select accounts > Click 'Submit'
- Review > Accept Terms and Conditions > Click 'Confirm'
- Receive confirmation on your mobile device > Visit www.airteller.com/bannerbank to commence mobile banking.

**Check with your mobile service carrier as text messaging and Web access charges may apply.*

Mobile Text Banking

Now you can keep even closer tabs on your bank account with free* Mobile Text Banking. Using your mobile device, you can check account balances and view transaction history while you're on the go.

Mobile Text Banking Commands:

- **Bal** = Returns balance for all enrolled accounts
- **Bal <account short name>** = Returns balance for specified account
- **Hist** = Returns last 4 transactions for all enrolled accounts
- **Hist <account short name>** = Returns last 4 transactions for specified account
- **Help** = Returns command references
- **Stop** = Disables enrollment for text mobile banking



Mobile Text Enrollment:

- Login to Online Banking
- Select 'Options' > 'Mobile Settings' > 'Mobile Text Settings'
- Enter mobile phone number > select account(s) > create short name(s) > Click 'Submit'
- Review > Accept Terms and Conditions > Click 'Confirm'
- Text the 'Mobile Validation Code' provided to Banner Bank's short code (**89549**)

**Check with your mobile service carrier as text messaging charges may apply.*

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.



Call 1-800-527-6435

The following options are available. Account number and PIN (Personal Identification Number) required:

- 1 Checking/Money Market Information
- 2 Savings Information
- 3 CD/IRA Information
- 4 Loan Information
- 5 Transfer Funds/Loan Payments
- 6 Verification of Funds
- 7 Report a lost or stolen Visa® Credit or Debit Card
- 8 Branch or ATM Locations
- 9 Change your PIN
- 0 Customer Service

Options - Your Settings



- Change 'Personal', 'Account', and 'Display Settings'
- Set up 'Alerts'
- Enable Web or Text access for your mobile device

Personal Settings

- Update E-mail address
- Update ID (create an ID to use instead of 12-digit ID)
- Change password

Account Settings

- Change account pseudo names (nicknames)
- Edit order in which accounts are displayed

Display Settings

- Edit number of accounts displayed per page
- Edit number of transactions displayed by default

Alert Settings

Event Alerts

- Incoming direct deposits
- Funds transfer information
- E-Statement notifications

Balance Alerts

- Notification of account balances

Item Alerts

- Notification of cleared checks

Personal Alerts

- Alerts delivered on chosen date

Mobile Settings

Mobile Web Settings

- Enable Web access
- Select to receive/not receive text message alerts
- Enter mobile phone number
- Select your wireless provider
- Select the Banner Bank accounts you want Web access from your mobile device

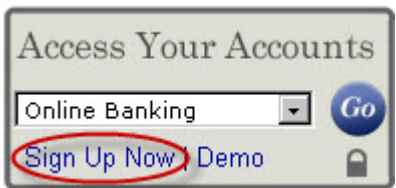
Mobile Text Settings

- Enable text access
- Enter mobile phone number
- Select the Banner Bank accounts you want text access from your mobile device
- Create a 'Mobile Short Name' for each selected account

Online Banking Enrollment

Enrollment is a simple and fast way to begin using the Banner Bank Online Banking system.

- Simply go to **www.bannerbank.com** and click the 'Sign Up Now' link in the 'Access Your Accounts' box located in the upper left side of the screen



- Review internet account access agreement and disclosure and click the 'I Agree' button
- Enter requested account holder verification information and click the 'Continue' button
- Enter required personal information, input the account(s) you wish to setup, and click the 'Submit' button
- The information you provided will be reviewed and processed by a Banner Bank customer service representative within 1 business day and you will receive either an E-mail or a letter containing the information you'll need to log in for the first time



Security

One of the first times you access your accounts online, we'll ask you to choose and answer three (3) personal verification questions.

During future online sessions, we'll ask you some of these questions if we feel there is a possibility that someone other than you is attempting to access your information.

Please choose answers that you will remember. Incorrectly answering questions can lead to your account access being disabled.

Security Reminders

- We will NEVER E-mail you for your personal information. Any E-mail claiming to be the bank requesting personal information such as Social Security Numbers, IDs, or Password should not be trusted or opened
- Do not write your password down
- Use a strong, unique password to access your online banking accounts. Do NOT use your online banking password for any other applications
- Always log off your online banking session before leaving your computer

For questions regarding Online Banking, please call **1-800-272-9933** or E-mail* us at **online@bannerbank.com**

***IMPORTANT:** Internet E-mail is not secure. Unlike Online Banking, it does not use SSL encryption so please do not send sensitive information such as your social security number or account number.

E-mails containing sensitive account information MAY be sent through our Secure Message Center while logged into Banner Bank Online Banking.

Please include in your E-mail the name of your bank branch so we may process your request as quickly as possible.

Corporate Headquarters

10 S. 1st Ave.

P.O. Box 907

Walla Walla, WA 99362-0265

509-527-3636

800-272-9933

Banner Bank-by-Phone

800-527-6435

Online Banking and Web site

www.bannerbank.com

Banner Bank Web Mobile Banking

www.airteller.com/bannerbank

E-mail

bannerbank@bannerbank.com



www.bannerbank.com