



Platinum Rewards Visa® Credit Card

*Starting Bonus of 4,000 Visa Extras Points
Good Towards Air Travel or Merchandise*



Better ideas. Better banking.

www.bannerbank.com

Owned & Serviced by Banner Bank



Banner Bank's Platinum Rewards Visa® Credit Card

- Enjoy Air Travel, Merchandise, or Cash with Visa Extras
 - Earn 4 points for every \$1 in purchases
 - Receive 4,000 bonus points to start
 - Experience unlimited rewards – no annual point cap
- Save on Balance Transfers
 - Rates as low as 7.24% APR **fixed for the life of the balance transfer**
 - No fee for balance transfers
 - Hurry! Offer good only on transfers made during the first 60 days after your account setup
- Take Advantage of These Other Benefits
 - No annual fee
 - No cash advance fee
 - Platinum card benefits – including:
 - Auto Rental Collision Damage Waiver*
 - Emergency Assistance – 24/7
 - \$250,000 Travel Accident Coverage*
 - Make payments at your local branch

INTEREST RATES AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases	9.99% to 13.99% when you open your account, based on your creditworthiness
APR for Balance Transfers	7.24% to 11.24% when you open your account based on your creditworthiness. On Balance Transfers posting to your account during the first 60 days after your account setup. After that, the same as the APR for purchases.
APR for Cash Advances	18.00%
How to Avoid Paying Interest on Purchases	Your due date is at least 25 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.
Minimum Interest Charge	If you are charged interest, there will be no minimum charge.
For Credit Card Tips From the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard

FEES

Annual Fee	None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	None None 1% of each transaction in U.S. dollars (This is a pass through of Visa's currency conversion fee.)
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Over the Credit Limit • Returned Payment 	\$20.00 None \$15.00
Other Fees	\$2.00 for each copy of a past billing statement

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)". See your Credit Card agreement for more details.

This information is accurate as of April 2011 and may change. To find out what may have changed, call 1-800-790-2755

All account terms are governed by the Credit Card Agreement sent with the card. All terms, including APRs and fees, may change in accordance with the Credit Card Agreement and applicable law.



Application for a
Banner Bank Platinum Rewards Visa® Credit Card

Branch Name _____

Employee Name _____

Print Name As It Should Appear On Card.

APPLICANT

First Name _____ M.I. _____ Last Name _____

Social Security # _____ Date of Birth ____/____/____ Mother's Maiden Name _____

Street Address (No P.O. Boxes Allowed) _____ Owner Renter Other

City _____ State _____ ZIP Code _____ Years At Address _____ Monthly Payment \$ _____

Home Phone _____ Business Phone _____

Employer _____ Position _____ Years There _____ Self Employed? Yes No

Your Gross Annual Income \$ _____ Other Income* \$ _____ Source Of Other Income _____

*Income from alimony, child support, or separate maintenance payments need not be disclosed unless you want it considered as a basis for repayment.

E-mail address: _____

(If you provide us with an e-mail address we may use it to contact you about your application or account., and will send you updates about the Visa Extras Rewards you have earned.)

JOINT APPLICANT

First Name _____ M.I. _____ Last Name _____

Social Security # _____ Date of Birth ____/____/____ Mother's Maiden Name _____

Street Address (No P.O. Boxes Allowed) _____ Owner Renter Other
(If different than above)

City _____ State _____ ZIP Code _____ Years At Address _____ Monthly Payment \$ _____

Home Phone _____ Business Phone _____

Employer _____ Position _____ Years There _____ Self Employed? Yes No

Your Gross Annual Income \$ _____ Other Income* \$ _____ Source Of Other Income _____

*Income from alimony, child support, or separate maintenance payments need not be disclosed unless you want it considered as a basis for repayment.

BALANCE TRANSFER OPTION – Permanent Fixed Rates (available for the first 60 days)

List balance transfer requests in order of importance.

Amount To Transfer \$ _____	Make Transfer Payable To _____	Address _____
		Account # _____

Amount To Transfer \$ _____	Make Transfer Payable To _____	Address _____
		Account # _____

SIGNATURES

By signing I certify that the above information is correct; certify that I have read and understood the disclosures and conditions, and agree that my first transaction using the account will bind me to the terms of the Credit Card Agreement which will be furnished if my application is approved.

 Applicant's Signature Date Joint Applicant's Signature Date

Bring your completed application to a Banner Bank branch or mail to: Banner Bank
 PO Box 2181
 Walla Walla, WA 99362-9982



VISA® Extras Rewards

You will earn 4 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.

EXAMPLES OF 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.

FEATURES

Balance Transfers. The total amount of transfer requests cannot exceed your credit line. Banner Bank 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 3 weeks from account opening for processing. Accordingly, you should continue to make all required payments until you confirm that the balance transfers were made. Balance transfers may not be used to pay any Banner Bank accounts.

CONDITIONS

I certify that the information presented here is accurate and complete. I understand that Banner Bank will rely on this information in order to assess my credit application. I authorize Banner Bank, in determining my eligibility for credit and future credit extensions, to verify my employment, income, and all other information I have provided, and to obtain information about me, including my residence address, from other creditors, credit bureaus, employers, and third parties.

If Banner Bank opens an account based on this application, I will be individually and jointly liable if this is a joint account for all authorized charges and for all fees referred to in the most recent Credit Card Agreement, which may be amended from time to time.

CREDIT REPORTS: I agree that Banner Bank may obtain credit reports for purposes of processing my application, or to service my account in the future. I authorize Banner Bank to share with others, to the extent permitted by law, its credit experience with me.

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.

