

## Additional Banking Services

### 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 convenience of your own phone. Just call 1-800-527-6435.



### Safe Deposit Boxes

Are your valuables 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.

## Consumer Loans\*\*\*

### Auto Loans

Great rates and terms for new and used cars, light trucks and vans primarily for personal or family use.

### Recreational Vehicles

Loans for new and used recreational vehicles. Everything from motor homes, travel trailers and boats, to ATVs, motorcycles and snowmobiles.

### Home Equity Loan

Installment loans secured by owner occupied and non-owner occupied one to four family residential properties can be used for home improvement, debt consolidation, even college tuition. Interest may even be tax deductible. Please consult a tax advisor.

### Home Equity Line of Credit

Revolving line of credit secured by owner occupied and non-owner occupied one to four family residential properties. Funds can be advanced by credit line checks, Home Equity Rewards Card, online transfer or by a telephone request. Interest may be tax deductible, please consult a tax advisor.

### Personal Loans – Secured and Unsecured

Installment loans are generally used to purchase consumer goods or to provide funds for consumer needs such as vacations, medical bills, taxes, etc.

### Personal Line of Credit

Unsecured revolving lines of credit allow you to obtain credit for personal, family or household purposes without applying on an individual basis for each advance.

## Home Loans

### Home Loan

Banner Bank provides a full range of real estate loans to meet all your home financing needs. Loan products available include: One-step construction, Conventional, FHA and VA loans, First Time Home Buyers, Manufactured Housing and many more. For more details or to apply for a loan online, simply visit [www.bannerbank.com](http://www.bannerbank.com) where you can also sign up for Rate Watch and we'll E-mail you when the rate you want is available.

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

\*\*See branch for details about the Banner Bank Visa® Credit Card and the Visa® Extras Rewards program. Limited to current Banner Bank deposit customers or residents of WA, OR and ID.

\*\*\* Some restrictions apply.

## 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)



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## Personal Banking Solutions



Better ideas. Better banking.



## *Connected to Personal Banking.*

Banking isn't just a relationship, it's a partnership. And together we strive to find the right solutions that not only meet your needs, but exceed your expectations. You can see it in the technology – our commitment to stay abreast of the latest financial developments to make your life simpler. Like our free Banner Bank-by-Phone, Online Banking, Bill Pay and Mobile Banking. You can also see it in our personal touch – we treat you not as some checking account or certificate of deposit, but as a person, somebody with a name and needs. To us, personalized service isn't just some vague marketing term – it's something we live by each and every day.

## *Personal Checking Accounts\**

It all begins with the Banner Basics, services that come standard with every checking account:

- Free check images
- Unlimited Visa® Check Card usage
- Free Banner Online Banking and Bill Pay
- Free Banner Bank-by-Phone
- Extensive ATM network – no charge by Banner Bank when using non-bank owned ATMs
- Direct deposit available
- Automatic savings plan available
- Automatic loan payment available
- Overdraft protection option available from a loan or deposit account
- Overdraft privilege may be available up to an assigned limit
- Itemized monthly statement

### **Free Checking**

With no minimum balance requirement and no monthly service charge, this account is an excellent choice for college students or individuals on a fixed income.

### **Interest Checking**

Our Interest Checking account is designed for customers who maintain higher balances and want the convenience of a basic, interest-bearing checking account.

### **Banner's Best Checking**

This isn't your typical everyday checking account. It pays a high tiered interest rate and offers unlimited free wallet-style stock checks, free traveler's checks, cashier's checks and money orders, surcharge free ATM usage and 50% off safe deposit annual rental fees. In addition, account holders qualify for .25% basis points over regular posted CD rates and .25% discount on consumer loans.

## *Personal Savings Accounts\**

### **Savings**

This account is designed for customers who wish to earn interest on their investments without tying up funds in a term account. It allows unlimited withdrawals by ATM or in person and there is no service charge or minimum balance for children under the age of 18.

### **Money Market**

For individuals who would like to see their money work a little harder, our Money Market account has tiered interest rates, limited check writing and unlimited withdrawals by ATM or in person.

### **Banner's Best 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 Certificate of Deposit**

This account offers tiered interest rates with a lower minimum balance, the flexibility of making unlimited deposits and 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.

### **Individual Retirement Accounts**

We have a full range of retirement plans from which to choose – IRA, Traditional, Roth and Education just to name a few. And with terms ranging from 7 days to 10 years, and no IRA annual fee, an IRA is an ideal way to save for your future.

## *Banner Online Banking\**

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. The following services are also available through Banner Online Banking:

### **Banner 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. You can also schedule payments ahead of time, and access your bill payment history anytime.

### **Mobile Banking**

Now Banner Bank gives you the option of banking whenever and wherever you need. Our Mobile Banking service allows you to use your cell phone or smartphone to stay connected to your financial information when you are on the go. With Mobile Banking from Banner, you will be able to access your accounts, view transaction history and personal alerts, transfer funds between accounts and even make a one time payment to existing payees.

### **Simply Banner**

Add Simply Banner to any new or existing Banner Checking account, and you will simplify your financial life by saving time and resources. By taking advantage of Simply Banner, you will be able to view your online E-Statement, use Mobile Banking to check account balances and pay bills from your cell phone, earn Visa Extras Points on qualifying purchases when you add Rewards to your Banner Bank Visa® Check Card, and even have the option of ordering recycled checks..

## *Consumer Card Services*

### **Banner Bank Visa® Check Card**

Our free Visa debit card can be used anywhere that accepts Visa. So you can use it to get cash no matter where you might be in the world. Or if you're closer to home, use it to pay for everyday purchases. Either way you use it, the amount you charge is deducted from your primary checking account.

### **Banner Bank Platinum Rewards Visa® Credit Card**

A Banner Bank Visa credit card offers everything you would ever need in a credit card: low APR, no annual fee, 24-hour customer service, even options for rental car coverage and travel insurance. And, when you sign up for online services, you'll be able to check your credit card balance, review transactions and statements and even make payments from a checking account. In addition, when you enroll in the Visa Extras Rewards program, you'll earn points you can redeem for airline tickets, gift certificates and even cash back.\*\*

### **Banner Bank Home Equity Rewards Visa® Credit Card**

The Home Equity Rewards Card is a Visa credit card that provides convenient access to your Banner Bank Home Equity Line of Credit. In addition, all qualifying purchases earn points in the Visa Extras Rewards program, which you can redeem for airline tickets, gift certificates and even cash back.

### **Banner Bank ATM Card (For Savings Accounts Only)**

No more rushing to the bank before it closes, cashing checks at the market or running out of cash when you're out of town. With a free Banner Bank ATM Card, enjoy the convenience of 24-hour banking at thousands of ATMs worldwide.