

Personal 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
Overdraft or Returned Item (per item)*	\$30.00
Overdraft Protection Transfer from	
Deposit Account (per day)	\$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

ACH Filters/Blocks	
Setup and Maintenance	\$25.00
Per Exception Hit	\$5.00
Canadian Draft	\$20.00
Cashier's Check	
Customer	\$5.00
Re-Issue (if lost, additional documentation required)	\$10.00
International Draft	\$30.00
Money Order	
Customer	\$3.00
Temporary Checks (maximum of 5)	\$2.00
Wire Transfer – Customer	
Outgoing	\$22.00
Incoming	\$12.00
International (incoming and outgoing)	\$30.00
Research or Tracers	\$25.00

Other Services/Fees

ATM/Debit Card Replacement (after 1)	\$5.00
Check Collection (incoming and outgoing)	
Domestic	\$30.00
International	Varies
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
Large and Custom Orders	Varies
Levy/Garnishment	\$70.00
Locking Bag	\$25.00
Photocopy (per page)	\$0.25
Rolled Coin	
Customer	1.00% of transaction
Safe Deposit Boxes	
Late Fee (charged 14-days after due date)	\$5.00
Key Replacement	\$25.00
Secure ID Key (Enhanced Security for Online Banking)	
Consumer Use (per month)	\$2.50
Key Replacement	\$25.00
Unrolled Coins (\$0.50 minimum)	1.00%
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 July 15, 2010

www.bannerbank.com

Personal Deposit Account Charges



*Personal Checking Accounts: Transactions paid into overdraft resulting in an end-of-day overdrawn balance of \$5.00 or less, will not be charged a fee. We will not charge you more than four Overdraft Item Fees and four Returned Item Fees in one business day on your account.

Personal Checking Accounts

Account Features	E-Checking	Connected Checking	Banner's Best Checking
Service	No fee with E-Statements - view 12 months of statements and checks online; \$3 monthly fee for paper statement	No minimum balance requirements and no monthly service charges	No monthly service charge with a minimum daily balance of \$5,000 or an average daily balance of \$10,000; otherwise a charge of \$12 each month will be assessed
Debit	Use your free Visa debit card everywhere that Visa is accepted – you are covered by Visa Liability Protection and are not responsible for any fraudulent charges	Use your free Visa debit card everywhere that Visa is accepted – you are covered by Visa Liability Protection and are not responsible for any fraudulent charges Choose from two options to earn rewards when you use your debit card: 1) Earn Visa Extras points on signature transactions or 2) Receive \$0.05 cash reward paid monthly for every debit card purchase transaction	Use your free Visa debit card everywhere that Visa is accepted – you are covered by Visa Liability Protection and are not responsible for any fraudulent charges
E-Banking	Free Banner Bank-By-Phone, Online Banking, Mobile Banking ¹ & Bill Pay and E-Statements	Free Banner Bank-By-Phone, Online Banking, Mobile Banking ¹ & Bill Pay and E-Statements	Free Banner Bank-By-Phone, Online Banking, Mobile Banking ¹ & Bill Pay and E-Statements
ATM Use	Free use of Banner Bank ATMs	Free use of Banner Bank ATMs, plus unlimited rebates of surcharges assessed by non-bank owned US ATMs	Free use of Banner Bank ATMs, plus unlimited rebates of surcharges assessed by non-bank owned US ATMs
Overdraft Protection	Link to a Banner savings account or Banner Line of Credit ² for overdraft protection	Link to a Banner savings account or Banner Line of Credit ² for overdraft protection	Link to a Banner savings account or Banner Line of Credit ² for overdraft protection
Additional Benefits	Free Notary Public Services Free initial order of 50 count checks, or 50% off first order of any personal check style. Customers 50+ receive unlimited wallet style Banner Bank logo checks or 50% off any personal check style	Free Banner savings accounts – open with \$25, then simply set up a \$25 monthly transfer from your Connected Checking account, and the minimum balance is waived Free Notary Public Services Free initial order of 50 count checks, or 50% off first order of any personal check style. Customers 50+ receive unlimited wallet style Banner Bank logo checks or 50% off any personal check style	Earn interest - competitive tiered interest rates 0.25% bonus over posted rates on new Certificates of Deposit and at renewal (does not apply to CD specials) 0.25% discount on consumer loans Free Banner Bank logo checks or 50% off other personal check styles Free cashier's checks and money orders Free Notary Public Services
Opening Balance	\$50	\$50	\$50

¹Check with your mobile service provider for message and data rates. ²Subject to credit approval.

Personal Savings Accounts

Account Features	Savings	Money Market	Banner's Best Savings ¹	3 Month Money Market Certificate of Deposit	Certificate of Deposit	Individual Retirement Accounts
Competitive Interest Rate	Compounded daily	Compounded daily – Tiered rates	Compounded daily – Tiered rates	Compounded daily – Tiered rates	Compounded daily	Compounded daily
Interest Paid on Collected Balances	Quarterly	Monthly	Quarterly	At maturity	Varies	Varies
Banner Bank-by-Phone & Online Banking	Free	Free	Free	Free	Free	Free
Minimum Daily Balance Required to Avoid Monthly Service Charge	\$250	\$1,000	\$5,000	–	–	–
Monthly Service Charge	\$5	\$10	\$10	–	–	–
Options & Features	– Unlimited withdrawals in person or by ATM – Link to your Banner checking account for overdraft protection ² – No service charge or minimum balance for children under 18	– Unlimited withdrawals in person or by ATM – Link to your Banner checking account for overdraft protection ²	– Unlimited withdrawals in person or by ATM – Link to your Banner checking account for overdraft protection ²	– Unlimited deposits	– Terms from 7 days to 10 years	– Terms from 7 days to 10 years – No IRA annual fee – Contributions may be tax deductible (consult a tax advisor)
Minimum Opening Balance	\$100	\$100	\$100	\$500	\$2,500	\$250 fixed accounts, \$50 variable accounts
Withdrawal Fee	\$1 per withdrawal (first 6 free) ³	\$6 per withdrawal (first 6 free) ³	\$1 per withdrawal (first 6 free) ³	\$10 per withdrawal over 1 per month ⁴	Penalty for early withdrawal (varies by term)	Penalty for early withdrawal (varies by term)

¹A Banner Bank checking account (any type) with combined statement is required. ²Subject to transaction limits and funds availability. ³Excessive 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. ⁴Penalty of 7 days interest if withdrawal is made within 6 days of previous withdrawal.