

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
Non-Sufficient Funds (NSF) (per item)	\$30.00
Overdraft Protection Transfer from	
Deposit Account (per day)	\$4.00
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

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)	\$.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 (\$1.00 minimum).....	1.00%
Non-Customer (\$1.00 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



Personal Deposit Account Charges



Personal Checking Accounts

Account Features	Free Checking	Interest Checking	Banner's Best Checking
Minimum Opening Balance	\$100	\$100	\$100
Minimum Daily Balance Required to Avoid Monthly Service Charge	\$0	\$500 or average daily balance of \$1,000	\$5,000 or average daily balance of \$10,000
Monthly Service Charge	\$0	\$8	\$12
Competitive Interest Rate	–	Compounded daily	Compounded daily – Tiered rates
Banner Bank-by-Phone & Online Banking	Free	Free	Free
Banner Online Bill Pay	Free	Free	Free
Visa® Check Card & Platinum Rewards Visa® Credit Card ¹	Free	Free	Free
Overdraft Protection ²	Available	Available	Available
Additional Options & Features	<ul style="list-style-type: none"> – Free check images – 1 free box of wallet-style stock checks – Unlimited free wallet-style stock checks for customers 50+ 	<ul style="list-style-type: none"> – Free check images – 1 free box of wallet-style stock checks – Unlimited free wallet-style stock checks for customers 50+ 	<ul style="list-style-type: none"> – Free check images – Unlimited free wallet-style stock checks – Surcharge free ATM network³ – Certificate of Deposit rate + 25 basis points over posted rate⁴ – 50% off safe deposit annual rental fee where available – 0.25% discount on consumer loans, in addition to 0.25% for automatic payment – Free traveler's checks, cashier's checks and money orders

¹Subject to credit approval and limited to current Banner Bank deposit customers, or residents of WA, OR and ID. ²Overdraft protection option available from a line of credit or deposit account. ³Applicable for US ATM transactions only. Any surcharges assessed by non-bank owned ATMs will be rebated by Banner Bank to customer's account. ⁴On selected terms and to be used for new certificates of deposit or at renewal.

Personal Saving Accounts

Account Features	Savings	Money Market	Banner's Best Savings ¹	3 Month Money Market Certificate of Deposit	Certificate of Deposit	Individual Retirement Accounts
Minimum Opening Balance	\$100	\$100	\$100	\$500	\$2,500	\$250 fixed accounts, \$50 variable accounts
Minimum Daily Balance Required to Avoid Monthly Service Charge	\$250	\$1,000	\$5,000	–	–	–
Monthly Service Charge	\$5	\$10	\$10	–	–	–
Withdrawal Fee	\$1 per withdrawal (first 6 free) ²	\$6 per withdrawal (first 6 free) ³	\$1 per withdrawal (first 6 free) ²	\$10 per withdrawal over 1 per month ⁴	Penalty for early withdrawal ⁵	Penalty for early withdrawal ⁵
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
Additional Options and Features	<ul style="list-style-type: none"> – Unlimited withdrawals in person or by ATM – Free ATM card⁶ – Link to your Banner checking account for overdraft protection⁷ – No service charge or minimum balance for children under 18 	<ul style="list-style-type: none"> – Unlimited withdrawals in person or by ATM – Free ATM card⁶ – Link to your Banner checking account for overdraft protection⁷ 	<ul style="list-style-type: none"> – Unlimited withdrawals in person or by ATM – Access funds with Visa Check Card tied to a Banner checking account⁶ 	<ul style="list-style-type: none"> – Unlimited deposits 	<ul style="list-style-type: none"> – Additional deposits⁸ – Bump rate⁹ – Terms from 7 days to 10 years 	<ul style="list-style-type: none"> – Additional deposits¹⁰ – Terms from 7 days to 10 years – No IRA annual fee – Contributions may be tax deductible¹¹

¹A Banner Bank checking account 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. ⁶No charge by Banner Bank when using non-bank owned ATMs. ⁷Subject to transaction limits and funds availability. ⁸Available on selected Certificates of Deposits. Certain terms and conditions apply. ⁹"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. ¹⁰Subject to contribution limits. ¹¹Consult a tax advisor.