

“Simply Switch It” Kit



Do you still think that all banks are alike?

Maybe you think it's too much trouble to open a new account at a different bank?

Well, it's no trouble with Banner Bank.

When you open a new account, our Personal Bankers will give you all the individual attention you need - that's just the way we do business. It's all part of being connected.

With a little help from you and the convenient form in this “Simply Switch It” kit, we will help you to easily make the transition to Better Banking.

Better ideas. Better banking. • www.bannerbank.com • Member FDIC



No matter what you need -
we have an account for you.

Our array of accounts offer flexibility, savings
and convenience to meet every customer's
individual needs.

For more information on these accounts,
please consult with your Banner Bank
Personal Banker.

No matter which accounts you choose, you'll
enjoy personal service at any Branch location,
complete with convenient hours.



E-Checking Connected Checking Banner's Best Checking

The features you want - and deserve on every account.

In addition to superior customer service, our full line of personal checking accounts
provide the best values including:

- Free Visa® Debit Card
- Free Banner Online Banking, Bill Pay, and Mobile Banking
- Free Banner Bank-by-Phone
- Free unlimited ATM transactions worldwide plus surcharge* free ATM transactions
for Connected Checking and Banner's Best Checking customers when using other
bank's ATMs.
- And More . . .

With our Banner's Best Checking Account receive:

Certificate of Deposit rate +25 basis points over posted rate**

50% off safe deposit annual rental fee where available

0.25% discount on consumer loans, in addition to 0.25% for automatic payment



*Surcharge Free ATMs applicable at U.S. ATMs only. Other banks fees will be rebated to your account.

**On selected terms and to be used for new certificates of deposit or renewal.



We want you to be our customer.

We're making it easy to Simply Switch your accounts to Banner Bank. Just review and complete the Account Switch forms.

Then, come to one of our conveniently located branches to open your new accounts with Banner Bank.

Make the move to Better Banking - in just five simple steps:

1. Visit a Banner Bank Branch to open your new accounts.

- Meet with a Personal Banker to review your completed forms and choose the account that is right for you.
- Set up Banner Online Banking & Bill Pay while you wait

2. Balance your old account - and stop using it!

- Make sure enough funds are available in your account to cover any automatic payments that may yet need to be withdrawn.

3. Switch your direct deposits

- Complete the enclosed Account Switch form
- Give copies to your employer, retirement plan and/or local Social Security Administration office. The fastest way to change the direct deposit of your Social Security Benefits is to call:



Social Security 1-800-772-1213

*Have your social security number available _____ - _____ - _____

Amount of last deposit \$ _____



Veteran's Benefits

1-800-827-1000

4. Redirect your automatic and online payments

- Complete the Account Switch form to change any automatic withdrawals or payment services.

5. Close your old accounts

- Complete the enclosed Account Closing form to instruct your old bank how and where to send a check for any remaining balance.



Don't worry if there are some things you don't know.

Your Personal Banker can help answer any questions you may have.



Account Balance Worksheet

Start by balancing your existing account. Use the worksheet below to balance your checkbook register beginning with the current checking account balance shown on your most recent bank statement.

Be as accurate as possible when completing this form. After you have completed this worksheet and set up your new accounts, you no longer need to use your old account! Note: All pending transactions must be cleared before the account is closed.

1. Your current checking account balance shown on your most recent bank statement.

\$ _____
Current Statement Balance

2. List deposits that do not appear on your statement.

Date	Amount
_____	_____
_____	_____
_____	_____

+ \$ _____
Total Step 2

3. Subtotal by adding Steps 1 and 2.

= \$ _____
Total Steps 1 & 2

4. List outstanding checks, transfers or withdrawals that do not appear on your statement.

(Include any debit card purchases, ATM withdrawals, automatic debits & any other fees)

_____	_____
_____	_____
_____	_____

- \$ _____
Total Step 4

5. Subtract Step 4 from Step 3.

This amount should match your checkbook register

= \$ _____
Current Account Balance

Retain this worksheet for your records.

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“Simply Switch It” Account Form

For Automatic Payments and Direct Deposits

Complete a copy of this form to redirect each of your automatic payments and direct deposits. Mail each form, along with a voided check from your new account, to the appropriate business or merchant authorized to have access to your account. If you currently receive a federal benefit via direct deposit, please contact a Personal Banker to ensure a quick and accurate switch of these funds to your new account.

To: _____
Company Name

Company Address

City, State, Zip Code

Social Security Number (if required)

From: _____
Customer Name

Customer Address

City, State, Zip Code

Please redirect my: Direct Deposit Automatic Payment

Effective: Immediately Beginning ____/____/____

My new account information is listed below:

323371076
ABA Routing Number

Account Number

Checking Savings Money Market

Signature

Date

Daytime Phone Number

Attach a VOIDED Check from your new account to this page.



Authorization To Close Account

Date Financial Institution

Mailing Address City State Zip Phone

To Whom It May Concern:

Please close the following account(s):

Account Number Checking Savings Money Market Other

Account Number Checking Savings Money Market Other

Account Number Checking Savings Money Market Other

Account Number Checking Savings Money Market Other

Please send any remaining fund in these account(s) to:

The address Shown Below

Name

Mailing Address City State Zip Phone

Primary Account Holder Signature Date

Secondary Account Holder Signature Date



Product Questionnaire

In order to help ensure Banner Bank provides you with all the services possible, please review the following services that Banner offers. Indicate any products you may be interested in now, or in the future.

Personal Products

- Checking
- Savings
- Money Market
- 3 Month Money Market CD
- CD
- IRA
- Debit Card
- Credit Card
- Online Banking
- Overdraft Protection

Lending Services

- Home Equity/Line of Credit
- Car, Boat, and/or RV Loan
- Unsecured Personal Line of Credit
- Mortgage Loan
- Construction Loan
- VA Loan
- FHA Loan
- First Time Home Buyer Loan
- Business Line Of Credit
- Commercial Loan

Business Products

- Free Checking
- Interest Checking
- Analyzed Checking
- Savings
- Money Market
- 3 Month Money Market CD
- CD
- Debit Card
- Business Credit Card
- Online Banking
- Merchant Services
- Overdraft Protection

