

## Summary of Credit Terms - Banner Bank Business Platinum Mastercard® Credit Card

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0.00%</b> introductory APR for the first 12 months from account opening. After that, your APR will be <b>14.24%</b> to <b>19.24%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>0.00%</b> introductory APR for the first 12 months from account opening for Balance Transfers posted within 60 days of account opening. After that, your APR will be <b>14.24%</b> to <b>19.24%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>24.24%</b> This APR will vary with the market based on the Prime Rate.
<b>Penalty APR</b>	<b>None</b>
<b>Paying Interest</b>	Your due date is at least 25 calendar 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. We will begin charging interest on cash advances and balance transfers on the transaction date.
<b>Minimum Interest Charge</b>	There will be no minimum charge.
Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	<ul style="list-style-type: none"> <li>• Balance Transfer: Either <b>\$10</b> or <b>4%</b> of the amount of each Balance Transfer, whichever is greater.</li> <li>• Cash Advance: Either <b>\$10</b> or <b>4%</b> of the amount of each Cash Advance, whichever is greater.</li> <li>• International Transaction Fee: <b>2%</b> of each transaction in U.S. dollars</li> </ul>
<b>Penalty Fees</b>	<ul style="list-style-type: none"> <li>• Late Payment: <b>\$35</b>, or the amount of outstanding balance whichever is less</li> <li>• Over-the-Credit Limit: <b>\$20</b></li> <li>• Returned Payment: <b>None</b></li> </ul>
<b>Other Fees</b>	<ul style="list-style-type: none"> <li>• Rush Card Fee: <b>\$25</b> per card</li> </ul>
<b>Minimum Payment Due</b>	<b>3%</b> of the statement balance or <b>\$40</b> , whichever is greater

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)."

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

The information about the costs of the card described in this application is accurate as of January 15, 2024. This information may have changed after that date. To find out what may have changed, please call us at 1-800-790-2755.

**How Variable Interest Rates Are Determined:** Except for any introductory rates, the rates shown above are variable rates and determined by a combination of the Prime Rate added to a margin. The "Prime Rate" used is the highest Prime Rate published in the "Money Rates" section of The Wall Street Journal two business days before the closing date shown on your billing statement (or if not published on that day, on the date of its next publication following that date). If the Prime Rate increases, the Regular APR may increase. As a result, the Interest Charges, the Total Minimum Payment Due, and the number of payments to pay off your balance may also increase. Because the Prime Rate may vary, your variable interest rate will go up or down if the Prime Rate changes. We add 5.74% - 10.74% to the Prime Rate to determine the APRs on Purchases and Balance Transfers. We add 15.74% to the Prime Rate to determine the APR on Cash Advances. Prime Rate: Variable APRs are based on the 8.50% Prime Rate as of 08/02/2023.

**SEE NEXT PAGE for additional terms and conditions.**

## Additional Terms and Conditions

If an account is opened, you will receive a Banner Bank Business Mastercard Credit Card Agreement (“Card Agreement”) with your card(s). You agree to the terms of the Card Agreement by: using the account or any card, authorizing their use, or making any payment on the account. We have the right to change the account terms (including the APRs) in accordance with your Card Agreement. Go to [www.bannerbank.com/financial-resources/terms-and-tips](http://www.bannerbank.com/financial-resources/terms-and-tips) to view the full terms of the Card Agreement.

You must be at least 18 years old and the company named on the account and its Guarantor(s) must have a valid Social Security Number or Taxpayer Identification Number, in order to qualify for a Banner Bank Business Mastercard Card. The company named on the account and its authorized representative or owner will be jointly and severally liable for repayment of all amounts due on the account. Use of the account, including for purchases and other transactions, must be primarily for business purposes only, and not for personal, family, or household purposes. Information we collect about you, including business and personal information, is governed by our privacy policy, which can be found at [www.bannerbank.com/privacy-policy](http://www.bannerbank.com/privacy-policy).

### IMPORTANT INFORMATION ABOUT PROCEDURES FOR 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 and/or entity that opens an account. What this means to you: When you open an account, we will ask for your and/or your business’s legal name, address, date of birth (for individuals), tax identification number, and other information that will allow us to identify you and/or your business. We may also ask to see your driver’s license or other identifying documents. For businesses, we may ask for copies of certified articles of incorporation, an unexpired government-issued business license, a partnership agreement, or other documents that indicate the existence and standing of the entity.

### BALANCE TRANSFERS

If approved, you may be eligible to make a balance transfer(s) at the time you open your account from credit card accounts or other types of accounts with other financial institutions. Balance transfers may not be used to pay off or pay down any Banner Bank accounts, either opened in your name or any other person. Allow at least three weeks from account opening for processing a balance transfer.

Balance transfers are subject to a balance transfer fee as well as other finance charges, which are incurred from the transaction date of the balance transfer. See the Card Agreement for additional balance transfer terms and restrictions.

Cards are issued and serviced by Banner Bank. Member FDIC. Equal Housing Lender.

