



Banner’s Best Checking Product Guide

We’ve created this easy-to-follow outline of services, fees, and policies to help you understand how your account works. For additional details about your **Banner’s Best Checking** account, please read the *Consumer Deposit Account Agreement* available on bannerbank.com. For questions, search bannerbank.com, call us at 1-800-272-9933 (7 a.m. to 7 p.m. PT weekdays), sign into Banner Bank Online Banking to chat with us, or visit any Banner Bank branch.

Our **Banner’s Best Checking** account offers the following:

- Premium tiered interest
- Unlimited reimbursements for any U.S. non-Banner Bank ATM surcharges
- Paper statements included at no cost
- No fee for cashier’s checks and money orders funded directly from your Banner’s Best Checking account
- Earn 0.25% over posted rates on new and renewed Certificates of Deposit ¹
- Receive 0.25% rate reduction on new consumer loans², in addition to 0.25% rate reduction for automatic payments
- 50% discount on safe deposit box rental fee when an automatic funds transfer is set up from your Banner’s Best Checking account ³
- Check order benefit of 50% off any personal check style (with standard shipping), or free Banner Bank logo wallet or duplicate checks (with standard shipping)

Account Opening ⁴ and Usage

Minimum opening deposit	\$50
Monthly service charge	\$12
Options to waive monthly service charge.....	Monthly service charge waived when you meet at least one of the following criteria during that monthly statement cycle: <ul style="list-style-type: none"> • \$5,000 minimum daily balance; <i>OR</i> • \$10,000 average daily balance; <i>OR</i> • \$25,000 average daily combined balance for checking and savings deposit relationship ⁵
Interest-bearing	Yes Premium tiered interest rate. Compounded daily. Credited monthly. Contact your local branch for details.
ATM fees	\$0 when using a Banner Bank owned ATM and unlimited reimbursements of U.S. non-Banner Bank ATM surcharges. Please notify us if you plan to use your Banner Bank debit card when traveling internationally so we can adjust card restrictions. There is a 1.10% currency conversion fee based on the U.S. dollar amount when using your debit card outside of the U.S.

Overdraft Information

Banner Bank encourages you to carefully track your balance to avoid overdrafts. You can monitor your account with ease by using Banner Bank Online Banking or Banner Bank Mobile Banking. ^{3 6}

We offer overdraft protection to protect you when there are not enough funds available in your account to cover the amount of a transaction. You can opt-in to overdraft protection and link your other Banner Bank personal checking accounts, savings accounts, or

¹ On selected terms and to be used for new certificates of deposit or at renewal (exclusions may apply).

² Subject to credit approval. Does not include 1-4 family mortgage or credit cards (excludes loan rate specials).

³ May require authentication, registration and/or activation.

⁴ Minors (age 12-17) are eligible to be an account owner if a parent or guardian (age 18 and older) is also an owner on the account. All account owners have full rights to withdraw, deposit and transfer funds.

⁵ The average daily checking / savings relationship balance includes all of the primary account owner’s checking, savings, and money market accounts on which they are a primary or joint account owner.

⁶ Message and data rates may apply.



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personal lines of credit to your protected account so that funds from those accounts can be transferred to prevent overdrafts on the protected account.¹

If you choose not to opt-in to overdraft protection, ATM and debit card transactions that would cause an overdraft will automatically be declined. Paid transactions resulting in an end-of-day overdrawn available balance of \$5 or less will not be charged a fee.

Overdraft protection transfers No transfer fee will be charged. Transfers are generally in \$25 increments. If a full increment is not available, we will transfer the amount that is available to the protected account. Requires opt-in to link your accounts.

Overdraft item fee \$30 for each item, based on available balance. Maximum of 4 overdraft item fees each business day.

Statement Services

Paper statement fee \$0

You can also elect to receive electronic statements (eStatements) at no cost through Banner Bank Online Banking or Banner Bank Mobile Banking and access approximately 18 months of statements.²

Additional features available on all Banner Bank personal checking accounts are:

- No monthly service charge on a Connected Savings account with an automatic funds transfer of at least \$25 from a Banner Bank checking account²
- Debit card with Mastercard® Zero Liability Protection and debit card controls service available in Banner Bank Online and Mobile Banking^{2 3 4}
- Includes digital services for Banner Bank Online Banking, Banner Bank Mobile Banking, text banking, Bill Pay, Zelle®, Snapshot Deposit™, and Personal Financial Management (PFM) tools^{2 3}
- Includes Digital Wallet capability (Apple Pay, Google Pay, and Samsung Pay on supported Apple, Samsung and Android devices)^{2 3}
- Notary public services available at no cost
- 24/7 Bank-By-Phone at 1-800-527-6435

Payment Order of Items - *The order in which withdrawals and deposits are processed:*

We post transactions during nightly processing each Business Day (M-F except holidays). We first post deposits or credits received before the deposit cut-off time that day. We then post withdrawals or debits (such as ATM, debit card or check transactions) received for payment from your account.

We process withdrawals received for payment from your account in the following order:

1. In-branch account withdrawals – in dollar order from lowest to highest.
2. ATM and debit card – by type of transaction, and within each transaction type in dollar order, from lowest to highest.
3. Account transfers and account withdrawals – by type of transaction, and within each transaction type in dollar order, from lowest to highest.
4. Automatic payments (also known as ACH) and Banner Bank "electronic" Online Bill Pay payments – by type of transaction, and within each transaction type in dollar order, from lowest to highest.
5. Checks, Banner Bank "check" Online Bill Pay payments, and similar items – based on check number, from lowest to highest.

After the above transactions are complete, we post automated internal transfers to and from linked accounts, such as to provide overdraft protection or to sweep excess balances to loans or other deposit accounts. You can find more details in the *Understanding*

¹ Overdraft protection by line(s) of credit subject is to credit approval and limited to residents of Washington, Oregon, Idaho or California, or to current Banner Bank deposit clients.

² May require authentication, registration and/or activation.

³ Message and data rates may apply.

⁴ Card replacement fee may apply.



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Overdrafts and Non-Sufficient Funds (NSF Returned Item), and How to Avoid Overdraft Fees section of the *Consumer Deposit Account Agreement*.

Deposit Hold Policy - *When funds deposited to your account are available:*

Our general policy is to allow you to withdraw funds deposited in your account on the first business day after the day we receive your deposit. Funds from electronic direct deposits will be available on the day we receive the deposit. In some cases, we may delay your ability to withdraw funds beyond the first business day. Then, the funds will generally be available by the second business day after the day of the deposit. You can find more details in the *Your Ability to Withdraw Funds* section of the *Consumer Deposit Account Agreement*.

Dispute Resolution

In case of errors or questions, call us as soon as you can at 1-800-272-9933. To limit your liability, we must hear from you no later than 60 days after we sent the first statement on which a problem appeared. You can find dispute resolution details in the *Consumer Deposit Account Agreement*.