



Welcome

Details you *must know* regarding your Bank of Sacramento personal accounts are enclosed.

It is very important you are aware of upcoming deadlines and ramifications of the conversion to Banner Bank.

Bank of Sacramento becomes Banner Bank on November 7, 2015

In this booklet, you'll find important information regarding our change to Banner Bank. Our teams are available to assist you. Please let us know if you'd like our help.

Checks

Page 2



Continue to use your Bank of Sacramento checks until you need to reorder. If you reorder from a vendor other than Banner Bank, be sure to use Banner Bank's routing number which is 323371076, beginning on Saturday, November 7, 2015. For more details, refer to the form at bannerbank.com/advice-center/welcome-BankofSacramento.

If you have not already been informed otherwise, your checking and savings account number(s) will not change. Some loan numbers and safe deposit account numbers will change. If your loan number changes, you will notice the new account number on your loan billing statement.

Also, in this section are details about other changes to accounts. If you prefer to transition to a different type of account, please contact your local branch on Monday, November 9, 2015, or later.

Debit Card(s)

Page 3



Your ATM card will be replaced with a new debit card that will have a new number. Contact merchants that automatically charge your card to avoid service disruptions (health clubs, cellular phone, etc.) The merchant will need your new debit card number.

Online Banking

Pages 4-6



Included in this mailing is important information about what will change with your online banking services. **Action may be required.**

You do not need to take action for any payment currently set for automatic deduction from your account. If you establish a new automatic payment after Saturday, November 7, 2015, be sure to provide the payee with Banner Bank's routing number which is 323371076.

Personal Loans and Lines of Credit

Page 7



The address to which loan payments should be sent is changing. Please note when to begin sending payments to Banner Bank.

Conversion Dates

The conversion of Bank of Sacramento accounts to Banner Bank accounts begins at the close of business on Friday, November 6, 2015, and continues through the weekend.

Account Number, Checks and Deposit Slips

If you have not already been informed otherwise, your checking and savings account numbers are not changing.

Continue using your existing Bank of Sacramento checks until you need to reorder. After November 7, 2015, if you reorder checks through a provider other than Banner Bank, be sure to note Banner Bank's routing number, which is 323371076. Do not use Banner Bank checks and routing number until after November 7, 2015. Please refer to the form at bannerbank.com/advice-center/welcome-BankofSacramento.

If your account includes ATM cards, you will receive new Banner Bank MasterCard® debit card(s) before the conversion. Your card(s) must be activated once received. You will be able to create a four-digit PIN of your choice during the activation process. Your card may be activated any time after receipt. Do not use your new debit card until after 4:00pm Pacific time on Friday, November 6, 2015.

Employer Direct Deposits and All Other Deposits

No action is required by you to ensure continued direct deposits. If you need to establish a new direct deposit (after Monday, November 9, 2015), please use the Banner Bank routing number which is 323371076.

Automatic Payments

No action is required by you to ensure continued deductions from your account(s). If you establish a new automatic payment after Monday, November 9, 2015, be sure to provide the payee with Banner Bank's routing number which is 323371076.

Banner Bank-by-Phone

Get account information through Banner Bank-by-Phone by calling 800-527-6435 beginning Monday, November 9, 2015. To establish access, you will need to enter your account number and your 9-digit Social Security Number to create an access code (sometimes referred to as a PIN). NOTE: Available balances will not include overdraft limits or overdraft protection balances (if applicable).

Account Changes

OLD BANK OF SACRAMENTO ACCOUNT	BECOMES	NEW BANNER BANK ACCOUNT
All Personal Checking Accounts	>>	Connected Checking*
All Personal Savings Accounts	>>	Connected Savings
All Personal Money Market Accounts	>>	Money Market Savings

*If you currently have overdraft protection on your account, the protection will transfer to Banner Bank. Optional overdraft protection is available. To opt in for overdraft protection, contact us at 800-272-9933 or visit bannerbank.com/overdraft-consent.

New Banner Bank MasterCard® Debit Card

All ATM cardholders will receive a new Banner Bank MasterCard debit card. Your new card(s) will arrive in the next several weeks. Activation instructions are included with your new card.

ACTIVATE	SELECT A PIN of your choice when you call to activate your new card. The activation number will be on a sticker on the front of your new card.
STOP	STOP USING your Bank of Sacramento debit card at 4:00pm Pacific time on Friday, November 6, 2015.
START	START USING your Banner Bank debit card at 4:00pm Pacific time on Friday, November 6, 2015.
CHANGE	Your new debit card WILL HAVE A NEW NUMBER. Contact merchants that automatically charge your card to avoid service disruptions (health clubs, cellular phone, etc.) The merchants will need your new debit card number.

The features of your new Banner Bank MasterCard debit card include:

- Free access to any of Banner Bank's 200+ ATMs in Oregon, Washington, California, Idaho & Utah
- Unlimited surcharge rebates for using non-Banner Bank owned ATMs worldwide, for clients with Connected Checking, RewardsPlus Checking and Banner's Best Checking. All Bank of Sacramento personal checking account clients will transition to Banner's Connected Checking account. If you'd like to change account types, please contact your local branch or call us at 800-272-9933.
- Daily cash withdrawal limit of \$400. Any previously established custom cash withdrawal limits will be applied to your new Banner Bank MasterCard debit card. Contact your branch to request a customized limit.
- Access to your checking account through both signature and PIN based point of sale transactions.
- Daily point of sale limit up to the balance in your account.

NOTE: The available balance displayed through ATMs does not include overdraft limits or overdraft protection balances, (if applicable).

Using ATMs

Your new Banner Bank debit card provides free access to any of Banner Bank's 200+ ATMs. Additionally, Banner Bank does not charge you for the use of non-Banner Bank ATMs. The owner of an ATM may impose a surcharge, however. Banner provides unlimited surcharge rebates for clients with Connected Checking, RewardsPlus Checking and Banner's Best Checking.

International Transactions

For your protection, your new debit card is blocked to prevent international transactions. If you plan to travel outside the U.S., or require access for international purchases, please contact your local branch, or call us at 800-272-9933.

Recurring Payments

Your new debit card will have a new card number. Please contact merchants that automatically charge your card to provide the new card number.

Banner Online Banking

Convert to Banner Bank Online Banking

Prepare for Change

The following information or service ***will not*** convert to Banner Bank. Print or save any information you need to retain from your Bank of Sacramento Online Banking ***before Monday, November 2, 2015***:

Bill Pay History	e-bills
Recurring Bill Payments	Popmoney Transfers®
Statements you need immediately available 18 months statement history will be converted, but will be delayed until Friday, November 27th, 2015.	Check images you need immediately available

Complete all Bank of Sacramento Online Banking transactions by Friday, November 6, 2015

- Make final Online Banking transfers between your Bank of Sacramento accounts by 3:00pm Pacific time on Friday, November 6, 2015.
- Bank of Sacramento Online Banking is accessible for viewing purposes only from 3:00pm Pacific time on November 6, 2015 through Sunday, December 6, 2015. To access online banking after November 9, 2015, visit <https://pib.secure-banking.com/60129001/PassmarkSignIn.faces>. For RemoteDeposit visit <https://www.banksacremote.blilk.com>.

Print or save information you want to keep from Bank of Sacramento Online Banking by Monday, December 7, 2015:

- **Transaction History** - 12 months of transaction history will be converted to Banner Bank. If you anticipate needing more history than the most recent year, please save or print for your records. You will not be able to search back more than the most recent year.
- **Electronic Statements** - 18 months of eStatement history will convert to Banner Bank for enrolled Online Banking clients; however, accessibility of this information will be delayed until Friday, November 27, 2015.

Banner Online Banking

Get Started with Banner Online & Mobile Banking

Beginning Monday November 9, 2015, 7:30 am

November

9

MONDAY

1. Sign in to Banner Online Banking

- Continue to use your current Online Banking ID.
- [Your temporary password is the last four digits of your Taxpayer ID Number.](#)
- Read and accept Banner Bank Online Banking Terms and Conditions the first time you sign in.
- Debit card and other transactions beginning Friday, November 6, 2015 through Monday, November 9, 2015, may not appear in Online Banking until Tuesday, November 10, 2015.

2. Create Recurring Bill Payments

- Sign in to Banner Online Banking.
- Click the 'Bill Pay' tab and then click 'Make Payments'.
- Click 'New Payment'.
- Select the Payee and enter the required information
- Click 'Submit'.
- Review the payment and click 'Confirm'.

3. Enroll in Banner Bank's Mobile Banking

- Sign in to Banner Online Banking.
- Click the 'Options' tab and then click 'Mobile Settings'.
- Enter the required information.
- Read and accept the Terms and Conditions.
- Click 'Confirm'.

- Or -

- Download the app after completing your first login from your PC.
- Log in to the app with your existing Banner Online Banking ID and password.
- Follow the enrollment prompts.

Banner Online Banking

Bill Payment Scheduling Tips

Banner Bank's online services are a change from your current online experience. Please take note of the following, and let us know if you have questions:

- Bill payments scheduled after November 9, 2015 must be reestablished through Banner Online Banking, including any recurring or single payments previously established in Bank of Sacramento's Online Banking system.
- Electronic payees are indicated by "E." All others are indicated by "C" for check payments.
- Schedule payments 2-3 business days in advance of when you want the payment to be posted for Electronic Payees. Funds for electronic payments are deducted from your account on the day you have specified the payment to be sent.
- Schedule payments for Check Payees 7-10 business days in advance of when you want the payment to be received by the payee. Funds for payments made by check are deducted from your account when the check clears.
- Bill Payments submitted by 10:00am Pacific time are included in current business day processing. Bill Payments submitted after 10:00am Pacific time are processed on the following business day.

Note: When scheduling bill payments, remember there is no bill payment processing on weekends or bank holidays.

Additional Banner Online Banking Benefits Include:

Transaction Detail - View and download checking, savings, money market, certificate of deposit statements and transactions. The available balance displayed does not include overdraft limits or overdraft protection balances (if applicable).

eStatements - Current Bank of Sacramento eStatement recipients are automatically enrolled in eStatements at Banner.

Bank-To-Bank Transfers - Transfer money to and from your Banner accounts and those you or relatives own at other U.S. financial institutions. Several services to which you've grown accustomed with Popmoney® are similar with Banner's Bank-to-Bank Transfer service.

Mobile Web Banking - View balances and transactions, transfer money, and use Snapshot Deposit™ to deposit checks using your smartphone or tablet (iPhone®, iPad® or Android™ mobile device). Download the Banner Bank mobile app and enroll within Banner Online Banking.

Mobile Text Banking - Use your phone's text capability to check balances and see recent transactions. Enroll within Banner Online Banking.

An online banking demo is available at bannerbank.com/advice-center/online-banking. For additional questions about online banking or bill pay, contact us at online@bannerbank.com or 800-272-9933.

For a complete list of documents, forms and helpful hints to assist you during this conversion, please visit bannerbank.com/advice-center/welcome-BankofSacramento.

Personal Loans and Lines of Credit

The terms and conditions of all loans, including note rate, term, payment and payment due date will remain the same. Beginning November 9, 2015, you will have the option to make payments at any Banner Bank branch, through Banner Online Banking or by mail. If you choose to mail your payment, please make your checks payable to Banner Bank and mail to:

Banner Bank
P.O. Box 1117
Walla Walla, WA 99362

Additional Information About Loans

New Loan Statement

You will begin seeing the Banner Bank logo on your loan statement. The address where you mail your payments will be the one listed above. If you have been billed for a payment but want to remit after the transfer date, please use your Bank of Sacramento statement, but send the payment to the above address.

Banner Bank Loan Account Number

Your loan account number may change. Your loan account number will be reflected on your monthly billing statement. If you currently use Bank of Sacramento's electronic bill pay service to pay your loan, you will need to update the address to which the payment is directed. You should expect to see your monthly billing statement arrive approximately 10-15 days prior to the due date.

Line of Credit

If you have checks that enable you to draw on a Line of Credit or Home Equity Line of Credit, they remain valid. If you wish to receive additional checks, please contact your local Banner Bank branch.

Payments

If you currently mail in your payment, you may continue to do so. Although payments to the former address will be forwarded, please mail your payments to Banner Bank at the address above to expedite process. For your convenience, you may also make payments at any Banner Bank branch.

Automatic Payments

If you currently make automatic payments from your Bank of Sacramento checking account, this service will continue uninterrupted. If you would like to initiate this service, call us at 800-272-9933.

Online Payments

Banner Bank provides the ability to make loan payments through Banner Online Banking. You can transfer funds from a Banner Bank account to make your payments to your Banner loan. If you are not currently an Online Banking client, you may enroll at bannerbank.com on or after November 9, 2015.

Personal Account Options

All Bank of Sacramento personal checking accounts are being converted to Banner Bank's Connected Checking account. If you prefer another account, detailed below and in the enclosed brochure, please contact us beginning **November 9, 2015** to make a change.

CHECKING ACCOUNTS

Connected Checking

- **\$0** monthly service charge, and no minimum balance requirement
- No Banner Bank charge to access ATMs not owned by Banner Bank
- Free use of Banner Bank ATMs plus unlimited rebates of surcharges assessed by non-Banner-owned ATMs, anywhere in the world¹
- Free MasterCard® Standard Debit card
- 50% off any personal check style for clients age 65 and over
- Free Connected Savings account: \$25 opening deposit and at least \$25/month transfer from your Connected Checking account required for monthly service fee waiver.

RewardsPlus Checking

- \$7 monthly service charge, waived with:
 - \$1,500 minimum daily balance, OR
 - \$10,000 average daily combined checking/savings relationship deposit balance²
- Earns interest on deposit balances
- Earns \$0.05 on every debit card transaction (paid monthly)
- Free use of Banner Bank ATMs plus unlimited rebates of surcharges assessed by non-Banner-owned ATMs, anywhere in the world¹
- Free MasterCard® Standard Debit card
- 50% off any personal check style for clients 65 and older
- Free Connected Savings account: \$25 opening deposit and at least \$25/month transfer from your Connected Checking account required for monthly service fee waiver.

Banner's Best Checking

- \$12 monthly service charge, waived with:
 - \$5,000 minimum daily balance, OR
 - \$10,000 average daily balance, OR
 - \$25,000 average daily combined checking/savings relationship deposit balance²
- Earns tiered interest on balances (compounded daily)
- Earns \$0.05 on debit card transactions (paid monthly)
- No Banner Bank charge to access ATMs not owned by Banner Bank
- Free use of Banner Bank ATMs plus unlimited rebates of surcharges assessed by non-Banner-owned ATMs, anywhere in the world¹
- Free MasterCard® Standard debit card
- 0.25% bonus for CDs (excludes CD specials)
- 0.25% discount on consumer loans, in addition to 0.25% for automatic payment, subject to credit approval
- 50% off any personal check style, OR Free Banner logo wallet checks or duplicate checks
- 50% off annual safe deposit box rental fee (where available)
- Free cashier's checks and money orders
- Free Connected Savings account: \$25 opening deposit and at least \$25/month transfer from your Banner's Best Checking account required for monthly service fee waiver.

GoodStart

- \$3 monthly service charge, waived with:
 - At least 1 debit card transaction per month, OR
 - 1 deposit per statement cycle
- Free MasterCard® Standard debit card
- Free use of any Banner Bank ATM
- Unlimited check writing
- No Banner Bank charge to access ATMs not owned by Banner Bank
- No overdraft charge on everyday debit card transactions. Use of checks, ACH and recurring debit card payments may result in standard overdraft charges if insufficient funds are available to cover charges.
- Available to students age 12 and over with parent/guardian signer.
- Free Connected Savings account: \$25 opening deposit and at least \$25/month transfer from your GoodStart account required for monthly service fee waiver.

All checking accounts include free Banner Online Banking, Bill Pay, Mobile Banking³, Snapshot Deposit™, Bank-by-Phone and eStatements, and can be linked to a savings account, money market account or line of credit (subject to credit approval for this option) for overdraft protection. Refer to the Personal Checking Accounts brochure for additional information and applicable fees.

¹ Please notify us before planned international travel.

² Relationship balances include all checking and savings accounts including the primary account holder as either a primary or joint account holder.

³ Check with your local mobile provider for messaging and data rates.

Savings Accounts and Certificates of Deposit

All Bank of Sacramento personal savings accounts are being converted to Banner's Connected Savings account. If you prefer another type of savings account, detailed below and in the enclosed brochure, please contact us on, or after, Monday, November 9, 2015 to make that change. The rates and terms on existing CDs will remain the same through the current maturity date.

Connected Savings	<ul style="list-style-type: none"> • \$3 monthly service charge¹, waived with: <ul style="list-style-type: none"> - \$100 minimum daily balance, OR - Set up automatic monthly transfer of at least \$25 from your Banner Bank checking account • Competitive interest rates compounded daily and credited quarterly • Free Banner Online Banking, Mobile Banking² and Bank-By-Phone • First 6 pre-authorized or electronic withdrawals/transfers per month free; \$5 per withdrawal after 6³ • Unlimited withdrawals in person or by ATM • Link to your Banner checking account for overdraft protection
Money Market Savings	<ul style="list-style-type: none"> • \$10 monthly service charge, waived with: <ul style="list-style-type: none"> - \$1,000 minimum daily balance • Tiered interest rates, compounded daily and credited quarterly • Free Banner Online Banking, Mobile Banking² and Bank-by-Phone • First 6 pre-authorized or electronic withdrawals/transfers per month free; \$5 per withdrawal after 6³ • Unlimited withdrawals in person or at ATM • Link to your Banner checking account for overdraft protection
Banner's Best Savings⁴	<ul style="list-style-type: none"> • \$10 monthly service charge, waived with: <ul style="list-style-type: none"> - \$5,000 minimum daily balance • Tiered interest rates, compounded daily and credited quarterly • Free Banner Online Banking, Mobile Banking² and Bank-by-Phone • First 6 withdrawals per month free; \$5 per withdrawal after 6³ • Unlimited withdrawals in person or at ATM • Link to your Banner checking account for overdraft protection
Certificate of Deposit	<ul style="list-style-type: none"> • Competitive interest rates compounded daily • Free Banner Online Banking, Mobile Banking² and Bank-by-Phone • Available in terms from 7 days to 10 years
Individual Retirement Accounts	<ul style="list-style-type: none"> • Competitive interest rates, compounded daily • Free Banner Online Banking, Mobile Banking² and Bank-by-Phone • Available in terms from 7 days to 10 years • No IRA annual fee • Contributions may be tax deductible (consult a tax advisor)

¹No service charge or minimum balance for children under 18.

²Check with your local mobile provider for messaging and data rates.

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.

⁴A Banner Bank checking account with combined statement is required. Refer to the Personal Checking Accounts brochure for additional information and applicable fees.

Additional Information About Banking with Banner Bank

Statements

Your final statement from Bank of Sacramento is being produced on November 6, 2015. Beginning November 9, 2015, your statement cycle may change. If you prefer to receive your statement at a different time of the month, please contact us.

Your final statement will be produced as a paper statement. If you are currently enrolled in eStatements, they will resume after the conversion to Banner Bank. To review or change your eStatement settings on bannerbank.com, sign in to Banner Online Banking, click on the 'E-Docs' tab and follow the simple instructions.

If you currently have accounts for which IRS reporting is required, 2015 year end tax reporting documents will be sent to you from Banner Bank in early 2016.

FDIC Insurance

If you currently have accounts at Bank of Sacramento and Banner Bank, your accounts will remain separately insured for a six-month grace period beginning Friday, October 2, 2015. This grace period is designed to provide an opportunity to review your banking relationship with us and restructure accounts if necessary.

Certificate of Deposit accounts (CDs) are separately insured until the earliest maturity date after the end of the six-month grace period. CDs that mature during the six-month period and are renewed for the same term and in the same dollar amount (either with or without accrued interest) continue to be separately insured until the first maturity date after the six-month period. If a CD matures during the six-month grace period and is renewed on any other basis, it would be separately insured only until the end of the six-month grace period.

Overdraft Protection

If you currently have overdraft protection from a savings account or line of credit at Bank of Sacramento, that overdraft protection service is being reestablished at Banner Bank. Overdraft transfers from a savings or checking account will transfer in increments of \$25 and will sweep any funds available for items presented. Transfer notices will be generated on the account funds are transferred from. Refer to the Personal Checking brochure for applicable fees.

Banking Locations

November 9, 2015, you will be able to bank at any of our nearly 200 Banner branches, 200+ ATMs, online at bannerbank.com or Banner Bank-by-Phone. Our goal is to provide you with the same friendly and professional service you already enjoy. Please refer to bannerbank.com for complete locations listings.

Account Disclosures

Banner Bank's Disclosure Booklet (enclosed) includes our Terms and Conditions.

About Banner Bank

Our History

Banner Bank was founded in 1890 in Eastern Washington. From the beginning, our employees have been committed to being the best provider of financial services for our clients. As we grew into new markets including Oregon, Idaho, and now California and Utah, that commitment continues. Banner Bank is a wholly owned subsidiary of Banner Corporation. Banner Corporation common stock is traded over-the-counter on the NASDAQ Stock Market under the symbol 'BANR.'

We are proud to deliver a high level of individual service as a community bank while also offering competitive products some might expect to only find at a nationwide financial institution. The company's leadership consists of an experienced executive management team led by President and CEO Mark Grescovich. The same individuals who serve on Banner Corporation's Board of Directors also serve on the Board of Banner Bank.

Banner Bank is a member of the Federal Home Loan Bank System and its deposits are insured by the Federal Deposit Insurance Corporation (FDIC).

For more information about Banner Bank, including the most recent press releases, please visit bannerbank.com.

Our Vision Statement

Banner is the bank of choice in the markets we serve. We are committed to being the best provider of financial services in the West.

Our Mission Statement

Banner Bank is a dynamic, full service financial institution, operating safely and profitably within a framework of shared integrity. Working as a team, we deliver superior products and services to our valued clients. We emphasize strong client relationships and a high level of community involvement. We provide a culture which attracts, empowers, rewards and provides growth opportunities for employees. Our success builds long-term shareholder value.

Our Value Proposition

Connected. Knowledgeable. Responsive.
It's not only *what* we do; it's *how* we do it – with relentless effort.

'Do the Right Thing'

Banner Bank's values can be summed up with the one simple phrase, which is why we focus on these core principles every day:

- Honesty and Integrity
- Mutual Respect
- Quality
- Trust
- Teamwork

How To Reach Us

Personal and Business Accounts

916-648-2100 – Our Sacramento area team (Monday – Friday 9:00am – 5:00pm)
800-272-9933 – Our Client Contact Center (Monday – Thursday 7:30 am – 5:30pm and Friday 7:30am – 6:00pm)

Loan Customer Service

If you have loan-related questions, you may call us Monday through Thursday from 7:30am to 5:30pm or Friday from 7:30am to 6:00pm at 800-272-9933. You may also contact your local branch or email us at loans@bannerbank.com.

Banner Bank-by-Phone

800-527-6435
Call anytime, 24 hours a day, 7 days a week, for automated account information, check and transaction confirmations, account transfers and more.

Email*

Online Banking Questions: online@bannerbank.com
General Banking Questions: bannerbank@bannerbank.com
Real Estate Loan Questions: homeloans@bannerbank.com

Web

bannerbank.com

Regular Mail

Corporate Headquarters

Banner Bank

10 South First Avenue
P.O. Box 907
Walla Walla, WA 99362-0265

Banner Bank's former Bank of Sacramento locations can be reached at 916-648-2100

Sacramento - Howe Avenue Branch	Sacramento - Capital Branch	Rancho Cordova Branch	Rocklin Branch
1750 Howe Avenue	1415 L Street, Ste. 100	2882 Prospect Dr., Ste. 240	2320 Sunset Blvd.
Sacramento	Sacramento	Rancho Cordova	Rocklin
Hours:	Hours:	Hours:	Hours:
9:00-5:00 Monday-Friday	9:00-5:00 Monday-Friday	9:00-5:00 Monday-Friday	9:00-5:00 Monday-Friday

*IMPORTANT: Internet email is not secure. Unlike Online Banking, it does not use SSL encryption so please do not send sensitive information such as your social security number or account number via email. Emails containing sensitive account information MAY be sent through our Secure Message Center while logged into Banner Bank Online Banking.

Let's create tomorrow, *together.*

Customer Contact Center
Toll-free: 800-272-9933

Visit us online
www.bannerbank.com



10/15 Member FDIC