



## Answers to Your Questions:

### Q. Will direct deposit continue, or do I need to do something?

A. Direct deposit will continue uninterrupted.

### Q. Can I still use my checks?

A. Yes, you can continue using your existing checks until you run out. If you reorder from an organization other than the bank, continue to use the AmericanWest Bank routing number, which is 125107037.

### Q. Can I still use my debit card / ATM card?

A. Yes. In coming months, we will reissue your debit card. You will select a PIN number of your choice when you activate your new card. We will notify you in advance of mailing the new card and will also send you a reminder after we've mailed the new card. In the meantime, you can use your current card as usual.

### Q. Can I use ATMs without fees at Banner Bank branches?

A. Yes. You can use any Banner Bank owned ATM and not incur ATM fees. In addition, Banner does not impose a surcharge if you use an ATM owned by others.

### Q. Will my account number change?

A. Account numbers will not change at this time. As we merge our computer systems, we may need to create new account numbers if another client has the same account number on our current system. We expect this to be a rare occurrence. We will contact you if your account is impacted. If you do not hear from us, your account number is not changing.

### Q. Can I still access my Safe Deposit box?

A. Yes. Your safe deposit box access will not change.

### Q. Can I conduct my banking at any Banner Bank location?

A. You can conduct many routine transactions at any Banner Bank location. Our computer systems have not yet been merged, so more complex transactions are best completed at your current branch.

Examples of routine transactions include:

- Depositing and cashing checks
- Making mortgage and other loan payments
- Ordering new or replacement debit cards
- Ordering checks
- Basic account maintenance, like changes of address

NOTE: Debit/ATM card PIN number resets can be accommodated by calling 800-992-3808.





## Online and Mobile Banking:

### Q. Are changes planned for the website [awbank.net](http://awbank.net)?

A. Yes. As of October 2, 2015, we will redirect AmericanWest Bank website visitors to [bannerbank.com](http://bannerbank.com). Please bookmark the page [bannerbank.com/welcome-AmericanWest](http://bannerbank.com/welcome-AmericanWest).

### Q. How do I access my online banking service from [bannerbank.com](http://bannerbank.com)?

A. You will be able to access online banking by tapping the 'Sign In' button on any page at [bannerbank.com](http://bannerbank.com). You'll be taken to another page from which you can choose whether you want to access your former AmericanWest Bank account or a pre-existing Banner account. Tap the appropriate button and you'll be taken to the correct online banking system.

### Q. Will my mobile banking app still be available?

A. Yes, you can still access your accounts through the mobile banking app via your smartphone or tablet device. The mobile banking app will continue to show AmericanWest Bank's logo until later this year. There is no need for you to do anything different to access mobile banking.

### Q. Can I sign up for mobile banking?

A. Yes. Visit [bannerbank.com/welcome-AmericanWest](http://bannerbank.com/welcome-AmericanWest) where you'll find information about signing up for online and mobile banking.

## Credit Cards and Loan Questions:

### Q. I have an AmericanWest Bank credit card (personal or business). Will that change?

A. Banner Bank will not have a relationship with Elan Financial Services, the issuer of your AmericanWest Credit Card. Your credit card will not be reissued by Banner Bank. You may continue to use your credit card until it expires, prior to which you may receive a new card issued by Elan. For your convenience, we will continue to provide a link to access the Elan website from [bannerbank.com](http://bannerbank.com) until early 2016 (at [bannerbank.com/welcome-AmericanWest](http://bannerbank.com/welcome-AmericanWest)).

Our branches will no longer be able to process payments or access account information for AmericanWest branded credit cards. To pay by mail, please refer to the address on your credit card statement. If you need service on your AmericanWest credit card, please call 800-558-3424 or visit [www.myaccountaccess.com](http://www.myaccountaccess.com).

### Q. Where/how do I make loan payments?

A. Continue to make payments as you do today.

### Q. I am in the process of taking out a loan. Do I need to reapply?

A. No, there is no need to reapply for your loan.





## Answers to Questions about Banner Bank Products:

### Q. Will my personal CHECKING account change?

#### A. Classic and Alternative Checking Accounts -

**As of October 2, 2015, we will no longer charge a monthly service fee on Classic and Alternative Checking accounts.**

This fee reduction is the first of many benefits we will provide to you. In early 2016, we will change your current personal checking account to the Banner account that is most beneficial to you. We will notify you in advance of any change. If you are unsure if your current checking account is the Classic or Alternative Checking, refer to your monthly statement where the checking account name appears just beneath the area containing your name and address.

In the meantime, Banner's Connected Checking account free of monthly services charges becomes available to you no later than October 15, 2015.

Connected Checking is our flagship account product. Benefits include:

- \$0 monthly service fee
- Unlimited ATM surcharge rebates anywhere in the world
- Unlimited check writing
- For clients aged 65+;
  - 50% off any style check, or
  - Just pay shipping and handling for Banner Bank logo wallet checks
- Free: Bill Pay, Online Banking, Mobile Banking\*, iPhone® and Android™ mobile deposit\*, Bank-by-Phone, Notary Public service, Direct Deposit
- Visit [bannerbank.com](http://bannerbank.com) to learn more

If you wish to change your account to Connected Checking, please call us at 800-772-5479.

\*Check with your mobile service provider for message and data rates.

#### Pinnacle Checking Accounts -

As of October 2, 2015, clients with Pinnacle Checking accounts will enjoy a 25 basis point rate premium on new and renewing certificates of deposit (CDs). To find the name of your checking account, refer to your monthly statement where the checking account name appears just beneath the area containing your name and address.

### Q. Will my other accounts change?

A. There are no other account changes at this time. Beginning in early 2016, our systems will come together and more checking, savings and credit card products will be available.

### Q. Will my Certificate of Deposit (CD), IRA or HSA Account change?

A. No. The terms and conditions associated with each of these accounts remain unchanged, as does the rate of interest you earn. You will receive separate notifications regarding servicing changes for any IRA or HSA accounts.

### Q. Can I open a new account and select a product from either bank?

A. Banner Bank's Connected Checking and Basic Business Checking accounts can be opened at any former AmericanWest Bank branch by October 15, 2015. Until our computer systems come together in early 2016, these are the only Banner Bank personal and business checking accounts available on the former AmericanWest Bank system and they must be opened at the branch.

You may also open new credit card accounts at [bannerbank.com](http://bannerbank.com). Please be aware these accounts cannot be directly linked with your other AmericanWest accounts until our systems merge in 2016.





## General Questions:

### Q. Are my deposits FDIC insured?

**A.** Yes. If you currently have accounts at AmericanWest Bank and Banner Bank, your accounts will remain separately insured for a six-month grace period beginning 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.

### Q. I am concerned about my privacy. What measures do you take to protect me?

**A.** Banner Bank is committed to transparency and choice regarding protecting the privacy of our clients' personal information. You can read our privacy policy at [bannerbank.com/privacy-policy](http://bannerbank.com/privacy-policy). We will mail a copy of our privacy policy to you later this year.

## About Banner Bank

More than 125 years ago, Banner Bank started with core values that will never go out of style. We listen, learn and help people reach their goals. Banner Bank strives to deliver a high level of individual service as a community bank while offering advantages available from being a larger financial institution. Banner serves growing and prosperous regions with a full range of deposit services and business, commercial real estate, construction, residential, agricultural and personal loans.

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

Banner Bank is a wholly-owned subsidiary of Banner Corporation. Banner Corporation common stock is traded over-the-counter on the NASDAQ Global Market® under the symbol 'BANR'.

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