



Welcome

Information you **must know** about your AmericanWest Bank business accounts is enclosed.

It is very important that you are aware of the details regarding the upcoming conversion to Banner Bank.



Dear Valued Client –

It is my pleasure to welcome you once again to Banner Bank. Contained in this package is important information about your accounts and what to expect in the coming month.

To help ensure a smooth transition to Banner Bank, this 'Welcome Package' has all the information you need regarding our systems conversion and your new Banner Bank accounts, including:

- Key dates and important account information
- Overview of Banner Bank products and services
- Additional information about Banner Bank

Please carefully review these materials and make note of any action you may need to take.

If you have any questions about the upcoming changes, stop by one of our branches or **call our Client Contact Center at 1-800-272-9933** Monday through Thursday from 7:30 a.m. to 5:30 p.m. Pacific time or from 7:30 a.m. to 6:00 p.m. on Fridays.

On behalf of all of us at Banner Bank, we are glad you're here and we will work hard every day to continue to earn your banking business.

Sincerely,

A handwritten signature in black ink, appearing to read "Mark G. Grescovich".

Mark Grescovich
President and Chief Executive Officer

P.S. In the event you receive multiple copies of this package, we apologize. Regulations require us to send these materials at the account ownership level.

Welcome former AmericanWest Bank clients.

Important changes become effective February 12, 2016

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

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Continue to use your AmericanWest Bank 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, February 13, 2016. For more details, refer to the form at bannerbank.com/welcome-americanwest.

Debit and Commercial Credit Card(s)

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You recently received EMV chip enabled MasterCard® debit card(s). If you haven't already done so, please contact merchants that automatically charge your card to avoid service disruptions (office supplies, cellular phone, etc.). The merchant will need your new debit card number and expiration date.

Commercial Credit Cards – There are no changes at this time for businesses using AmericanWest Bank commercial credit cards.

Commercial Loans

Page 4

The address to which loan payments are mailed is changing. Please note the new address.

Online Banking and Treasury Management

Page 5

As we bring our computer systems together, we are retaining the current online banking system to which you've grown accustomed. An enhanced bill payment tool and a new international wire transfer service are being introduced. *Action may be required.*

Recurring Account Activity

Page 5

You do not need to take action for any payment currently set for automatic deposit to or withdrawal from your account. *If you establish a new automatic payment after Saturday, February 13, 2016, provide the payee with Banner Bank's routing number, which is 323371076.*

Merchant Services

There are no changes at this time for businesses using AmericanWest Bank merchant processing solutions through First Data.

Account Changes

Page 11

A small group of clients had duplicate account numbers with other clients. We are coordinating changes with those clients. *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.

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 **Tuesday, February 16, 2016**, or later.

More About Banner Bank

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Conversion Dates

The conversion of AmericanWest Bank accounts to Banner Bank accounts begins at the close of business on Friday, February 12, 2016, and continues through the President's Day weekend.

Account Number, Checks and Deposit Slips

If you have not already heard from us otherwise, your checking and savings account numbers are not changing.

Continue using your existing AmericanWest Bank checks until you need to reorder. After February 12, 2016, if you reorder checks through a provider other than Banner Bank, be sure to use Banner Bank's routing number, which is 323371076. To ensure you have the correct information on checks or deposit slips ordered through other providers, please refer to the form at bannerbank.com/welcome-americanwest. Do not begin using Banner Bank checks or deposit slips until **February 13, 2016**.

Accounts that utilize debit cards have already received new Banner Bank MasterCard® business debit card(s). There is no additional action required.

Automatic Payments and Direct Deposits

You do not need to take action for any payment currently set for automatic deposit to or withdrawal from your account. If you establish a new automatic deposit or payment after Friday, February 12, 2016, be sure to provide the payee with Banner Bank's routing number, which is 323371076.

Banner Bank-by-Phone

You can get account information through Banner Bank-by-Phone by calling 800-527-6435 beginning **Tuesday, February 16, 2016**. To establish access, you will need to enter your account number and your company EIN to establish an access code (sometimes referred to as a PIN). Note: Available balances will not include any overdraft limits or overdraft protection balances (if applicable).

Banner Bank MasterCard® Business Debit Card

AmericanWest Bank business debit cardholders have already received a new Banner Bank MasterCard business debit card. Features of your new Banner Bank MasterCard business debit card include:

- Free access to any of Banner Bank's nearly 200 ATMs in Washington, Oregon, Idaho, California and Utah.
- EMV chip technology for advanced fraud protection.
- Banner Bank does not charge you for the use of non-Banner Bank ATMs. The owners of other ATMs may impose a surcharge, however.
- Your daily cash withdrawal limit remains the same. Contact your branch to request a customized limit.
- Daily point of sale limit up to \$5,000. Contact your branch to request a custom limit.
- Debit card and other transactions beginning Friday, February 9, 2016 through Tuesday, February 16, 2016, may not appear in Online Banking until Wednesday, February 17, 2016.

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

International Transactions

Your business debit card is normally 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.

Using ATMs

ATM deposit capabilities will be changing – please note the following changes:

As of February 15, 2016, you will no longer be able to make ATM deposits at non-Banner Bank ATMs.

Commercial Lending including SBA Loans

The terms and conditions of all loans, including note rate, term, payment and payment due date, will remain the same. Beginning February 16, 2016, you will have the option of making payments at any Banner Bank branch, through Banner Online Banking or by mail.

New Loan Statement

You have already begun to see the Banner Bank logo on your loan statement. If you have been billed for a payment but want to remit after February 12, 2016, please use the most recent statement you received and send the payment to the Banner Bank address listed on this page. Or, you may visit any Banner Bank branch to make a payment.

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 an AmericanWest Bank's electronic bill pay service to pay your loan, you will need to update both the loan number and the address to which payment is to be directed. You should expect to see your monthly billing statement arrive approximately 10-15 days prior to the due date.

Loan Sweeps

If you have a loan sweep established with AmericanWest Bank, that sweep will be reestablished to occur at Banner Bank.

Payments

If you currently mail 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 processing. For your convenience, you may also make payments at any Banner Bank branch. If you currently make automatic payments from your AmericanWest Bank 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 offers an online loan payment service through Banner Online Banking. You can transfer funds from a Banner Bank account to make payments on your Banner loan. If you are not currently an Online Banking client, you may enroll at bannerbank.com on or after February 16, 2016.

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

Banner Online Banking and Treasury Management

Prepare your AmericanWest Online Banking Tool(s) for Conversion

Banner Bank is adopting AmericanWest's business online services, so the amount of change you will experience will be minimized. Please take note of the following, and let us know if you have questions:

Transaction History – We will transition the most recent 18 months of account transaction history to Banner's online banking system for your convenience. If you need older transaction history, be sure to print or save the information electronically.

Electronic Statements – 18 months of eStatement history will be converted for clients currently enrolled in AmericanWest Bank's Business Online Banking service.

Online ACH and Wire Transfers – AmericanWest Bank will process online-initiated ACH transfer requests through 4:00pm Pacific time on February 10, 2016, and domestic wire transfer requests through 2:30pm on February 12, 2016. Any future dated or recurring wire transfer and ACH transaction requests or pending settlements will automatically convert to Banner Bank's Online Banking for settlement after February 13, 2016. Beginning February 16, 2016, all new wire and ACH transaction originations must be completed through Banner Bank's Online Banking. While recurring ACH transactions will automatically convert, we recommend that you update any recurring ACH templates with the Banner Bank routing number (323371076) as of February 16, 2016.

International Wires – As of February 16, 2016, you will have access to our enhanced international wire transfer system, Cambridge, which will enable you to issue both US dollar and foreign currency international wires. Note that any existing international wire templates that you have will not automatically convert to the new platform. We recommend that you keep hard copies of your existing payee information to recreate the templates in Banner Bank Online Banking.

Merchant Capture/Remote Deposit – AmericanWest Bank will process all items deposited by Merchant Capture/Remote Deposit through 8:00pm Pacific time on February 12, 2016. Remote Deposits made after this date and time will no longer be memo-posted intraday to your account. All deposits will be hard-posted to your account during our overnight processing. Deposits made by 6:00pm Pacific time will be credited to your account on the same day. Your Remote Deposit historical information through AmericanWest Bank will be converted to Banner Bank and will remain available to you.

Scheduled and Recurring Bill Payments – Your access to the AmericanWest Bank bill pay system will be discontinued as of 6:00am Pacific time on Monday, February 8, 2016. Banner Bank's bill pay system will be made available to you for online access beginning Tuesday, February 16, 2016. Any pending scheduled payments due between February 8 and February 12, 2016, will be honored by AmericanWest Bank. Any future-dated transaction and recurring payments due after February 13, 2016, will be converted automatically into Banner Bank's bill pay service and processed according to the due date. While recurring payments will convert automatically, we recommend that you verify your payee information after the system conversion.

Please note that any electronic bill payments, while scheduled by the due date, will actually be debited from your account the prior business day to ensure timely transfer of the funds. Any check issue payments will be debited from your account at the time the check is actually presented to the Bank for clearing.

Banner Online Banking and Treasury Management

If you have multiple users for your business' bill pay access, you will need to reset those additional users' permissions in Banner Bank's bill pay service once the system becomes available on February 16, 2016.

eBills with Bill Pay – This service will remain available with Banner Online Bill Pay service. However, existing eBills will not convert automatically. You will need to reestablish your eBills service in Online Banking after February 16, 2016.

Positive Pay – Positive Pay will continue to be available to you in Banner Bank Online Banking. You will access and process clearing files the same as you do today. Our cut-off time for notifications, is 11:00am Pacific time.

Get Started with Banner Online and Mobile Banking



Beginning **Tuesday, February 16, 2016 at 7:00am Pacific Time**, Banner Bank's online banking tools will show your balances available for use. Online Banking is a fast and secure way to conduct your daily banking transactions. Visit bannerbank.com to get started.

1. Sign in to Banner Online Banking

- **Continue to use your current Online Banking ID and password.**
- Choose a Secure Access Code delivery "target" (i.e., a cellular phone on which you can receive text messages or an email address).
- Enter the Secure Access Code that you are sent.
- Read and accept Banner Bank Online Banking Terms and Conditions the first time you sign in.
- Register your device, and then you are done.

2. Banner Bank's Mobile Banking

There is no separate registration requirement to use mobile banking. However, you must have Online Banking to use Banner Bank mobile banking.

- As you set-up your Online Banking (described above), list your mobile device(s) while you reestablish your Secure Access Code and Online Banking will automatically configure the mobile device(s).
- Go to the app store for your Apple® or Android™ device and download the Banner Mobile Banking app. Note that all functions, such as VIP tokens, and user preferences from an existing app will automatically convert to the new app. Other than downloading the new app, no additional set-up is required.

3. Set-up Text Banking

- Sign in to Online Banking.
- Select the 'Services' tab in the left hand navigation bar.
- Select 'Text Enrollment' and fill in the requested information.

Banner Online Banking and Treasury Management

Bill Payment Scheduling Tips

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

- Recurring payments already established in AmericanWest Bank's Online Banking system will automatically convert to Banner Bank's Online Banking system.
- New payment requests established on or after February 16, 2016, will be created in Banner Online Banking and will be scheduled based on the **due date** by which the payment is to be received by the payee.
- Electronic payees are indicated by "E." All others are indicated by "C" for check payments.
- Funds for electronic payments are deducted from your account one business day prior to the due date to allow time for funds transfer to the payee.
- Funds for payments made by check are debited from your account once the check is cashed by the payee.
- Bill payments submitted by 12:00pm Pacific time are included in current business day processing. Bill payments submitted after 12:00pm Pacific time are processed on the following business day.

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

Online Wire Transfers, Automated Clearing House Payments and Collections

Users at companies originating Online Wires and ACH transactions will continue to use their existing tokens, which are required to authorize release of a domestic wire or ACH transaction through Online Banking. The token provides additional identity protection to help ensure that funds transfers are only originated by authorized users on the account.

Also note:

- Future-dated Online Wire and ACH transfers with a settlement after February 12, 2016, will be converted to the Banner Bank Online Banking automatically and you do not have to re-initiate those transfers.
- Previously created Online Domestic Wire and ACH templates with AmericanWest Bank's system will transfer to the Banner Bank Online Wire and ACH systems and will be available for use February 16, 2016. Please update your templates at that time to begin using Banner's routing number, 323371076.

Banner Online Banking and Treasury Management

Merchant Capture/Remote Deposit

The functionality, log-in process (user ID, passwords and settings) and transaction history for Remote Deposit services will be automatically converted. However, if you process remote deposits by direct sign-on to ProfitStars rather than through Online Banking, you will need to update the URL. The easiest way to do that is on the bannerbank.com website home page. Follow the following drop-down tabs: Online Banking > Business > Remote Deposit > Sign In. Then save that landing page in your 'Favorites.'

- To deposit items after **8:00pm Pacific Time on February 12, 2016**, you must use your new Banner Bank Remote Deposit access.
- Merchant Capture/Remote Deposit items are posted in overnight processing; they are not memo or real-time posted to your deposit account(s) intra-day.
- Deposits received by 6:00pm Pacific time are credited on the same day.

Important Online Treasury Management Cut-off Times to Keep in Mind

Beginning on Tuesday, February 16, 2016, please make note of the following processing cut-off times:

Positive Pay Exception Decision	11:00am Pacific Time
Online International Wire Transfers	12:30pm Pacific Time
Online Domestic Wire Transfers	2:30pm Pacific Time
Online ACH Origination	4:00pm Pacific Time
Positive Pay Item Upload	4:00pm Pacific Time
Remote Deposit Processing	6:00pm Pacific Time

Advantages of Banner Online Banking & Treasury Management

Banner Online Banking and Treasury Management services simplify treasury management functions. You'll get robust management tools and dedicated support needed to improve cash flow and increase efficiency. Getting to know you and understanding your business needs is where Banner Bank's Treasury Management experts truly add value.

The following services are available for multiple accounts and multiple authorized users in a controlled, secure and user-friendly environment:

Account Analysis – Detailed, monthly deposit statements provide analyzed and categorized information about your accounts, including number of transactions, balances and a clear summary of maintenance fees and service charges. Accounts can be grouped to maximize the earnings credit allowance from all checking accounts, which minimizes – or potentially eliminates – service charges.

Cash Analytics – Easy-to-use and cost-effective daily cash management tools to help increase visibility of your cash, provide intuitive reporting and simplify the daily cash process. We provide a framework for you to analyze historical, current and future cash information.

Check and Statement Imaging – Imaged checks, deposit slips and account statements provide quick and easy access either online or from a searchable CD-ROM. The CD-ROM also includes information on deposited items.

Automated Clearing House (ACH) Services – A secure, private electronic payment transfer system that allows you to deposit and disperse money quickly and efficiently. ACH is commonly used for direct depositing payroll, tax and vendor payments, point-of-sale and even charitable contributions via online payments.

Online Cash Management – Banner Bank's secure online banking service enables clients to efficiently manage their cash requirements online.

Positive Pay – Reduce the risk of check fraud by using Positive Pay. Match checks presented on your account for payment to an electronic file you sent to Banner Bank as you issue the checks.

Remote Deposit – Remote Deposit is a web-based, check image capture, storage and processing solution. The system allows you to send images of a check to the bank for deposit from the privacy of your office. We provide the scanner. You provide the corner of a desk and an Internet connection. The checks you scan are deposited directly into your account.

Zero Balance, Target Balance and Loan Sweep Accounts – Banner enables clients to predetermine the minimum balance levels in their accounts to cover service fee activity, and then move excess funds to Banner Bank investments to maximize earnings, or pay down lines of credit.

Secure Cash Handling – For intensive cash handling businesses, Banner's secure cash handling enables automated counting with next day credit of cash deposited, with an added benefit of never having to carry cash off premise. Through our Cash Vault and armored car services, you are assured prompt deposit crediting, and avoid the time loss and security risk involved with sending an employee to the bank.

Additional Banner Online Banking Benefits



Transaction Detail lets you 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 can help you save time by providing instant access to view and print account statements through Banner Online Banking.

Money Transfers enables you to transfer money to and from your Banner accounts and those you own at other U.S. financial institutions. You can also pay your Banner mortgage via an online transfer or make a payment toward your Banner line of credit.

Mobile Web Banking via the Banner Bank mobile app lets you access your accounts to view balances and transactions and transfer money 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 provides the ability to check balances and see recent transactions. Enroll for this service within Banner Online Banking.

Enhanced Security is a top priority for Banner Bank and your business. Using secure technologies, we help to prevent attacks on your data and against your accounts.

More information about online banking is available at bannerbank.com/online-banking-upgrade. 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/welcome-americanwest.

How the conversion affects your business accounts

We have mapped your former AmericanWest Bank account to what we believe is the right Banner Bank account for you. We're glad to discuss the advantages of other account options with you or help you change to another account type to best fit your needs.

AmericanWest Bank accounts will be converted to Banner Bank accounts effective Saturday, February 13, 2016. If you are unsure what account you currently have, refer to your monthly statement where the account name appears just beneath the area containing your name and address.

OLD AMERICANWEST BANK ACCOUNT	Becomes	NEW BANNER BANK ACCOUNT
Basic Business Checking Business Checking Non-Profit Checking	>>	Basic Business Checking
Advanced Business Checking Analyzed Business Checking Non-Profit Analyzed Checking Property Management Checking	>>	Analyzed BusinessChecking
Business Savings	>>	Business Savings
Business Money Market Customer Bancontrol MMDA (Business)	>>	Business Money Market
Ultimate Business Money Market	>>	Ultimate Business Money Market
TMS Sweep	>>	Investment Checking
IOLTA IRETA	>>	IOLTA/IRETA Checking
Public Basic Business Checking Public Checking	>>	Basic Public Checking
Public NOW Checking	>>	Complete Public Interest Checking
Public Checking Analyzed Analyzed Public NOW	>>	Analyzed Public Checking
Public Money Market	>>	Public Money Market

Additional Information About Banking with Banner Bank

Statements

Your final statement from AmericanWest Bank is being produced on February 12, 2016. Going forward, your monthly statement cycle will remain similar to your current statement date. 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 and your final AmericanWest Bank statement will also be available for viewing online.

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

As we previously communicated to you, if you currently have accounts at AmericanWest Bank and Banner Bank, your accounts will remain separately insured for a six-month grace period that began on 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 AmericanWest Bank, 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.

Banking Locations

On February 16, 2016, 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 location 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 in the communities we serve. As we grow 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 Gresovich. 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 strives to be 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
- Accountability

How To Reach Us

Personal and Business Accounts

800-272-9933– Our Client Contact Center

(Monday – Thursday from 7:30 am – 5:30 pm and Friday from 7:30 am to 6:00 pm Pacific Time)

Treasury Management Support Team

800-272-9933

(Monday – Thursday from 7:30 am – 5:30 pm and Friday from 7:30 am to 6:00 pm Pacific Time)

You may also email us at treasurymanagement@bannerbank.com.

Loan Customer Service

If you have loan-related questions, you may call us Monday - Thursday from 7:30 am to 5:30 pm and Friday from 7:30 am to 6:00 pm 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

Treasury Management Questions: treasurymanagement@bannerbank.com

Web

bannerbank.com

Regular Mail

Corporate Headquarters

Banner Bank Corporate Headquarters

10 South First Avenue

P.O. Box 907

Walla Walla, WA 99362-0265

For a complete list of Banner locations, please visit bannerbank.com.

*IMPORTANT: Internet email is not secure. Unlike Banner 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 Online Banking.

Old Account Name	Old Account Features	New Account Name	New Account Features
<p>Basic Business Checking</p> <p>Monthly Service Fee Avoid Service Fee By Activity Fees</p> <p>Cash Fees</p> <p>Bill Pay</p> <p>Other Services</p>	<p>\$0</p> <ul style="list-style-type: none"> • No minimum balance required • First 125 items are free, then \$0.30/item • In excess of \$10,000 Cash deposited or withdrawn - \$0.15/\$100 • \$5.95/month (includes 20 payments) then \$0.45/payment • Free Banner Online Banking, Bank By Phone and Mobile Banking • Unlimited Debit Card usage 	<p>Basic Business Checking, Business Checking and Non-Profit Checking become</p> <p>Basic Business Checking</p> <p>Monthly Service Fee Avoid Service Fee By Interest Activity Fees</p> <p>Cash Fees</p> <p>Bill Pay</p> <p>Other Services</p>	<p>\$0</p> <ul style="list-style-type: none"> • No minimum balance required • Non-interest bearing • First 125 items are free, then \$0.30/item • In excess of \$10,000 Cash deposited or withdrawn - \$0.15/\$100 • \$4.00/month (includes 10 payments) then \$0.45/payment • Free Banner Online Banking, Bank By Phone and Mobile Banking • Unlimited Debit Card usage
<p>Business Checking</p> <p>Monthly Service Fee Avoid Service Fee By</p> <p>Activity Fees</p> <p>Cash Fees</p> <p>Bill Pay</p> <p>Other Services</p>	<p>\$15</p> <ul style="list-style-type: none"> • Minimum daily balance of \$4,000 or monthly average balance of \$8,000 • First 150 items are free, then \$0.30/item • In excess of \$5,000 Cash deposited or withdrawn - \$0.15/\$100 • \$5.95/month (includes 20 payments) then \$0.45/payment • \$2.00 monthly Paper Statement Fee • Free Banner Online Banking, Bank By Phone and Mobile Banking • Unlimited Debit Card usage 		
<p>Non-Profit Checking</p> <p>Monthly Service Fee Avoid Service Fee By Interest Activity Fees Cash Fees</p> <p>Bill Pay</p> <p>Other Services</p>	<p>\$0</p> <ul style="list-style-type: none"> • No minimum balance required • Interest-bearing • First 150 items are free, then \$0.30/item • In excess of \$5,000 Cash deposited or withdrawn - \$0.15/\$100 • \$5.95/month (includes 20 payments) then \$0.45/payment • \$2.00 monthly Paper Statement Fee • Free Banner Online Banking, Bank By Phone and Mobile Banking • Unlimited Debit Card usage 		

Old Account Name	Old Account Features	New Account Name	New Account Features
<p>Advanced Business Checking</p> <p>Monthly Service Fee Avoid Service Fee By</p> <p>Interest Activity Fees Cash Fees</p> <p>Bill Pay</p> <p>Other Services</p> <p>Treasury Management Services</p>	<p>\$20</p> <ul style="list-style-type: none"> • Minimum monthly average balance of \$10,000 • Non-interest bearing • First 400 items are free, then \$0.30/item • In excess of \$20,000 Cash deposited or withdrawn - \$0.15/\$100 • \$5.95/month (includes 20 payments) then \$0.45/payment • \$2.00 monthly Paper Statement Fee • Free Banner Online Banking, Bank By Phone and Mobile Banking • Unlimited Debit Card usage • Access to Treasury Management Services at normal prices 	<p>Advanced Business Checking, Analyzed Business Checking, Non-Profit Analyzed Checking and Property Management Checking (analyzed) become</p> <p>Analyzed Business Checking</p> <p>Monthly Service Fee Avoid Service Fee By</p> <p>Bill Pay</p> <p>Other Services</p> <p>Treasury Management Services</p>	<p>\$15</p> <ul style="list-style-type: none"> • Earnings Credit is applied to account collected balance, and offsets charges for account activity • \$6.00/month (includes 10 payments) then \$0.55/payment • Free Banner Online Banking, Bank By Phone and Mobile Banking • Unlimited Debit Card usage • The Bank's full suite of Treasury Management Services is available in conjunction with this account
<p>Analyzed Business Checking</p> <p>Monthly Service Fee Avoid Service Fee By</p> <p>Bill Pay</p> <p>Other Services</p> <p>Treasury Management Services</p>	<p>\$16</p> <ul style="list-style-type: none"> • Earnings Credit is applied to account collected balance, and offsets charges for account activity • \$5.95/month (includes 20 payments) then \$0.45/payment • Free Banner Online Banking, Bank By Phone and Mobile Banking • Unlimited Debit Card usage • \$2/month • The Bank's full suite of Treasury Management Services is available in conjunction with this account 		

Old Account Name	Old Account Features	New Account Name	New Account Features
<p>Non-Profit Analyzed Checking</p> <p>Monthly Service Fee</p> <p>Avoid Service Fee By</p> <p>Interest</p> <p>Bill Pay</p> <p>Other Services</p> <p>Paper Statement Fee</p> <p>Treasury Management Services</p>	<p>\$16</p> <ul style="list-style-type: none"> Earnings Credit is applied to account collected balance, and offsets charges for account activity Interest-Bearing \$5.95/mo (incl. 20 payments) then \$0.45/ea. Free Banner Online Banking, Bank By Phone and Mobile Banking Unlimited Debit Card usage \$2/month The Bank's full suite of Treasury Management Services is available in conjunction with this account 	<p>Advanced Business Checking, Analyzed Business Checking, Non-Profit Analyzed Checking and Property Management Checking (analyzed) become</p> <p>Analyzed Business Checking</p> <p>Monthly Service Fee</p> <p>Avoid Service Fee By</p> <p>Bill Pay</p> <p>Other Services</p> <p>Treasury Management Services</p>	<p>\$15</p> <ul style="list-style-type: none"> Earnings Credit is applied to account collected balance, and offsets charges for account activity \$6.00/month (includes 10 payments) then \$0.55/payment Free Banner Online Banking, Bank By Phone and Mobile Banking Unlimited Debit Card usage The Bank's full suite of Treasury Management Services is available in conjunction with this account
<p>Property Management Checking (analyzed)</p> <p>Monthly Service Fee</p> <p>Avoid Service Fee By</p> <p>Bill Pay</p> <p>Other Services</p> <p>Paper Statement Fee</p> <p>Treasury Management Services</p>	<p>\$30 first account, \$7 each additional account</p> <ul style="list-style-type: none"> Earnings Credit is applied to account collected balance, and offsets charges for account activity \$5.95/month (includes 20 payments) then \$0.45/payment Free Banner Online Banking, Bank By Phone and Mobile Banking Unlimited Debit Card usage \$2/month The Bank's full suite of Treasury Management Services is available in conjunction with this account 		
<p>Business Savings</p> <p>Monthly Service Fee</p> <p>Avoid Service Fee By</p> <p>Paper Statement Fee</p> <p>Activity Fees</p> <p>Excess Withdrawals</p>	<p>\$4</p> <ul style="list-style-type: none"> Minimum daily balance of \$750 or monthly average balance of \$1,500 \$2/month 75 deposited items free, then \$0.30/item Unlimited in-person withdrawals. (\$5 per electronic transfer in excess of six per month) 	<p>Business Savings</p> <p>Monthly Service Fee</p> <p>Avoid Service Fee By</p> <p>Activity Fee</p> <p>Excess Withdrawals</p>	<p>\$5</p> <ul style="list-style-type: none"> Minimum daily balance of \$500 25 deposited items free, then \$0.20/item Unlimited in-person withdrawals. (\$5 per electronic transfer in excess of six per month)

Old Account Name	Old Account Features	New Account Name	New Account Features
Business Money Market Monthly Service Fee Avoid Service Fee By Interest Activity Fees Excess Withdrawals Bill Pay	\$10 <ul style="list-style-type: none"> • Minimum daily balance of \$2,500 • Tiered interest rates • 75 deposited items free, then \$0.30/item • Unlimited in-person withdrawals. (\$10 per electronic transfer in excess of six per month) • \$5.95/month (includes 20 payments), then \$0.45/payment \$0 <ul style="list-style-type: none"> • No service fee • Tiered interest rates 	Business Money Market and Customer Bancontrol MMDA (Business) accounts become Business Money Market Monthly Service Fee Avoid Service Fee By Interest Activity Fees Excess Withdrawals	\$10 <ul style="list-style-type: none"> • Minimum daily balance of \$2,500 • Tiered interest rates • 25 deposited items free, then \$0.20/item • Unlimited in-person withdrawals. (\$5 per electronic transfer in excess of six per month)
Customer Bancontrol MMDA (Business) Monthly Service Fee Avoid Service Fee By Interest	This account's features remain the same	Ultimate Business Money Market	This account's features remain the same
Ultimate Business Money Market	This account's features remain the same	Investment Checking Monthly Service Fee Interest Activity Fees	\$75/month cost included in analysis fees <ul style="list-style-type: none"> • Interest-bearing • Use in conjunction with the Analyzed Business Checking for cash management
TMS Sweep Monthly Service Fee Interest	\$100/month cost included in analysis fees <ul style="list-style-type: none"> • Earnings Credit is applied to account collected balance, and offsets charges for account activity • Requires an Analyzed Business checking account • Tiered interest rates 	IOLTA/IRETA Checking Monthly Service Fee Interest Activity Fees	\$0 <ul style="list-style-type: none"> • Interest-bearing • Requires Operating Business Relationship
IOLTA / IRETA Monthly Service Fee Interest Bill Pay	\$0 <ul style="list-style-type: none"> • Interest-bearing • \$5.95/month (includes 20 payments) then \$0.45/payment 	IOLTA/IRETA Checking Monthly Service Fee Interest Activity Fees	\$0 <ul style="list-style-type: none"> • Interest-bearing • Requires Operating Business Relationship

Old Account Name

Old Account Features

New Account Name

New Account Features

<p>Public Basic Business Checking Monthly Service Fee Avoid Service Fee By Activity Fees Cash Fees Bill Pay Other Services</p>	<p>\$0</p> <ul style="list-style-type: none">• No minimum balance required• First 125 items are free, then \$0.30/item• In excess of \$10,000 Cash deposited or withdrawn - \$0.15/\$100• \$5.95/month (includes 20 payments) then \$0.45/payment• Free Banner Online Banking, Bank By Phone and Mobile Banking• Unlimited Debit Card usage	<p>Public Basic Checking and Public Checking become Basic Public Checking Monthly Service Fee Avoid Service Fee By Activity Fees Cash Fees Bill Pay Other Services</p>	<p>\$0</p> <ul style="list-style-type: none">• No minimum balance required• First 125 items are free, then \$0.30/item• In excess of \$10,000 Cash deposited or withdrawn - \$0.15/\$100• \$4.00/month (includes 10 payments) then \$0.45/payment• Free Banner Online Banking, Bank By Phone and Mobile Banking• Unlimited Debit Card usage
<p>Public Checking Monthly Service Fee Avoid Service Fee By Activity Fees Bill Pay Other Services</p>	<p>\$0</p> <ul style="list-style-type: none">• No balance requirement• First 200 items free, then \$0.30/item• \$5.95/month (includes 20 payments) then \$0.45/payment• Free Banner Online Banking, Bank By Phone and Mobile Banking• Unlimited Debit Card usage		

Old Account Name

Old Account Features

New Account Name

New Account Features

Public NOW Checking

Monthly Service Fee
Avoid Service Fee By

Interest
Activity Fees
Bill Pay

Other Services

- \$10
- Minimum daily balance of \$2,500
- Interest-bearing
- First 350 items free, then \$0.30/item
- \$5.95/month (includes 20 payments) then \$0.45/payment
- Free Banner Online Banking, Bank By Phone and Mobile Banking
- Unlimited Debit Card usage

Complete Public Interest Checking

Monthly Service Fee
Avoid Service Fee By

Interest
Activity Fees

Cash Fees

Bill Pay

Other Services

Treasury Management Services

- \$13
- \$5,000 minimum daily balance or \$20,000 average balance in checking/savings relationship deposit balances
- Fixed interest rates
- First 275 items are free, then \$0.20/item
- In excess of \$20,000 Cash deposited or withdrawn - \$0.15/\$100
- \$4.00/month (includes 10 payments) then \$0.45/payment
- Free Banner Online Banking, Bank By Phone and Mobile Banking.
- Unlimited Debit Card usage
- Two available bundles:
#1 - \$29/month – includes 2 domestic online wires and 10 outgoing ACH per month (additional wires - \$20/wire; excess ACH items \$0.50/item)
- #2 - \$29/month – includes Remote Deposit Capture with single feed scanner

Old Account Name	Old Account Features	New Account Name	New Account Features
<p>Public Checking Analyzed</p> <p>Monthly Service Fee Avoid Service Fee By</p> <p>Bill Pay</p> <p>Other Services</p> <p>Treasury Management Services</p>	<p>\$16</p> <ul style="list-style-type: none"> Earnings Credit is applied to account collected balance, and offsets charges for account activity \$5.95/month (includes 20 payments) then \$0.45/payment Free Banner Online Banking, Bank By Phone and Mobile Banking Unlimited Debit Card usage The Bank's full suite of Treasury Management Services is available in conjunction with this account 	<p>Public Check Analyzed and Analyzed Public Now become</p> <p>Analyzed Public Checking</p> <p>Monthly Service Fee Avoid Service Fee By</p> <p>Bill Pay</p> <p>Other Services</p> <p>Treasury Management Services</p>	<p>\$15</p> <ul style="list-style-type: none"> Earnings Credit is applied to account collected balance, and offsets charges for account activity \$6.00/month (includes 10 payments) then \$0.55/payment Free Banner Online Banking, Bank By Phone and Mobile Banking Unlimited Debit Card usage The Bank's full suite of Treasury Management Services is available in conjunction with this account
<p>Analyzed Public NOW</p> <p>Monthly Service Fee Avoid Service Fee By</p> <p>Interest</p> <p>Bill Pay</p> <p>Other Services</p> <p>Treasury Management Services</p>	<p>\$16</p> <ul style="list-style-type: none"> Earnings Credit is applied to account collected balance, and offsets charges for account activity Interest-bearing \$5.95/month (includes 20 payments) then \$0.45/payment Free Banner Online Banking, Bank By Phone and Mobile Banking Unlimited Debit Card usage The Bank's full suite of Treasury Management Services is available in conjunction with this account 		
<p>Public Money Market</p> <p>Monthly Service Fee Avoid Service Fee By</p> <p>Interest</p> <p>Activity Fees</p> <p>Excess Withdrawals</p> <p>Bill Pay</p>	<p>\$10</p> <ul style="list-style-type: none"> Minimum daily balance of \$2,500 Tiered interest rates 75 deposited items free, then \$0.30/item Unlimited in-person withdrawals. (\$10 per electronic transfer in excess of six per month) \$5.95/month (including 20 payments), then \$0.45/payment 	<p>Public Money Market</p> <p>Monthly Service Fee Avoid Service Fee By</p> <p>Interest</p> <p>Activity Fees</p> <p>Excess Withdrawals</p>	<p>\$10</p> <ul style="list-style-type: none"> Minimum daily balance of \$2,500 Tiered interest rates 25 deposited items free, then \$0.20/item Unlimited in-person withdrawals. (\$5 per electronic transfer in excess of six per month)

Let's create tomorrow, *together.*

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