



Welcome

Information you **must know** about your AmericanWest Bank personal 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

Following AmericanWest Bank's merger with Banner Bank, this booklet provides important information regarding changes that may impact you or your accounts. Our teams are available to assist you. Please let us know if you'd like our help.

Account Details

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Important dates and information you will want to know about your account, using checks, automatic deposits and payments.

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.

A small group of clients had duplicate account numbers with other clients, and we have been coordinating changes with those clients. Unless you have been informed otherwise, your checking and savings account number(s) will not change. Some loan numbers will change. If your loan number changes, you will see the new account number on your loan billing statement. Safe deposit box numbers will not change although some account numbers associated with a safe deposit box will change.

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, February 13, 2016, be sure to provide the payee with Banner Bank's routing number which is 323371076.

Debit Card(s)

Page 4

You recently received a new EMV chip enabled MasterCard® debit card. Clients who previously had Visa® debit cards were issued MasterCard® debit cards and must 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 and expiration date.

Online Banking

Pages 5-7

As we bring our computer systems together, we are retaining the current online banking system to which you've grown accustomed. A new bill payment tool within online banking is being introduced.

Personal Loans and Lines of Credit

Page 8

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

Additional Account Options

Pages 9-10

Explore other accounts available at Banner Bank.

More About Banner Bank

Pages 11-13

Account Details

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

A small group of AmericanWest Bank and Banner Bank clients had duplicate account numbers, and we have been coordinating changes with those clients. If you have not already been informed 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 note Banner Bank's routing number, which is 323371076.

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 Tuesday, February 16, 2016), 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 Tuesday, February 16, 2016, 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 Tuesday, February 16, 2016. 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

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 or help you change to another account type to best fit your needs – just contact your branch or our Client Contact Center at 800-272-9933.

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
Connected Checking Classic Checking Senior Checking Alternative Checking	>>	Connected Checking*
Pinnacle Checking	>>	Banner's Best Checking*
Savers Reserve SuperStar Savings	>>	Connected Savings
Money Market Customer Bancontrol MMDA (Personal)	>>	Money Market Savings
Ultimate Money Market	>>	Ultimate Money Market (No Changes)
Health Savings Account	>>	Health Savings Account (HSA)
Individual Development Account	>>	Individual Development Account (IDA) Savings
IRA MMA Ultimate IRA MMA	>>	3-Month Money Market IRA CD

*If you currently have overdraft protection on your account, the protection will transfer to Banner Bank. Optional overdraft protection is available. To sign up for overdraft protection, contact us at 800-272-9933 or contact your local branch.

Banner Bank MasterCard® Debit Card

You have already received your new Banner Bank MasterCard debit card or Health Savings Account card. Features of your debit card include:

- Free access to any of Banner Bank's nearly 200 ATMs in Oregon, Washington, California, Idaho and Utah.
- Unlimited surcharge rebates for using non-Banner Bank owned ATMs worldwide, for clients with Connected Checking, RewardsPlus Checking and Banner's Best Checking. If you'd like to change account types, please contact your local branch or call us at 800-272-9933.
- EMV chip technology for advanced fraud protection.
- Your daily cash withdrawal limit remains the same. Contact your branch to request a customized limit.
- Daily point of sale limit up to the balance in your account.

IMPORTANT: If your debit card is currently attached to only a savings account (other than a Health Savings Account), it will no longer function for point of sale transactions. As of February 15, 2016 your debit card will only work for ATM transactions. If performing point of sale transactions is important to you, please contact your local branch and we will assist you with opening a checking account. We will replace your existing debit card with an ATM card following the conversion. We will notify you prior to this change.

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 nearly 200 ATMs. Additionally, Banner Bank does not charge for the use of non-Banner Bank ATMs. The owners of other ATMs may impose a surcharge, however. Banner provides unlimited surcharge rebates for clients with Connected Checking, RewardsPlus Checking and Banner's Best Checking.

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

International Transactions

For your protection, your 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.

Banner Online Banking

Banner 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 AmericanWest Bank Online Banking **before Friday, February 12, 2016**:

Account-to-Account Payees and Transactions	eBills	Popmoney Transfers
Activity Center Single Transaction	Activity Center Deposited Checks	Secure Chat

The following information will not be immediately available.

- Statements – Up to 18 months statement history will be converted. February statements prepared prior to February 12, 2016 will not be immediately available for viewing within Online Banking.
- Check images you need immediately available for the period from December 2015 – February 2016. Print or save any images you may need access to until all check images become available, anticipated to be no later than the end of March, 2016.

If you currently use Mobile Banking, you need to download a new mobile banking app:

Go to the app store for your Apple® or Android™ device and download the Banner Bank mobile app and delete the AmericanWest mobile app.

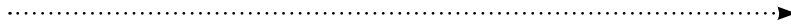


Take note of the following times that will impact your transaction processing:

- Access to the AmericanWest Bank bill pay system will be discontinued as of 6:00am Pacific Time on Monday, February 8, 2016.
- If you are using the AmericanWest Bank external transfer feature, the last day to perform a transaction will be February 10, 2016 at 4:00pm Pacific time.
- Make final Online Banking transfers between your AmericanWest Bank accounts by 8:00pm Pacific Time on Friday, February 12, 2016.
- While the AmericanWest Bank Online Banking system is being converted to Banner Bank Online Banking, access will not be available from 8:00pm Pacific Time on Friday, February 12, 2016 through 7:00am on Tuesday, February 16, 2016.

If you currently use online banking at both AmericanWest Bank and Banner Bank:

- As of February 12, 2016, you will continue to utilize two (2) online banking systems
- In early April, 2016, those online banking systems will be brought together into a single system. Additional information regarding transitions to a single online banking platform will be provided to you as the date approaches.



Beginning Tuesday, February 16, 2016 at 7:00am Pacific Time

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 you are finished.

2. Enroll in Online Bill Payments, if you are not already enrolled

- Sign in to Banner Online Banking.
- Click the 'Bill Pay Services' tab on the left hand menu.
- Select your payment account.
- Read and accept Banner Bank Online Banking Bill Payment Services Terms and Conditions the first time you sign in.
- Complete your Challenge Phrases and you're ready to get started with Bill Pay.

3. Set up Mobile Banking

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

- Go to the app store for your Apple® or Android™ device and download the most current app. Other than downloading the new app, no additional set-up is required.
- Once you have downloaded the mobile app for your device, simply enter your Login ID and Password and you're in (you are required to receive a Secure Access Code to register your mobile device).

4. Set-up Text Banking

- Sign in to Online Banking.
- Select the 'Other Services' tab in the left hand navigation bar.
- Give us your mobile phone number.
- Accept Banner Bank Online Banking Text Banking Terms and Conditions and you're off.

Bill Payment Scheduling Tips

Banner Bank's Bill Payment service is a change from your current online bill pay experience.

- You can begin sending your bill payments in Banner Bank's Bill Payment service on Tuesday, February 16, 2016 at 7:00am Pacific time.
- Payee information that is already established in AmericanWest Bank's Online Banking Bill Payment system will automatically convert to Banner Bank's Bill Payment service.
- Recurring and future dated payments already established in AmericanWest Bank's Online Banking Bill Payment system will automatically convert to Banner Bank's Bill Payment service.
- Funds for payments that are sent electronically will be withdrawn from your account at 12:00pm Pacific time, one (1) business day prior to the scheduled payment date.
- Funds for payments sent by check will be withdrawn 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 times are processed on the following business day.

Additional Banner Online Banking Benefits Include:

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

eStatements - Current AmericanWest Bank 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.

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

Gift Pay - If you're the gift giving type, make it easy for you and special for them. Send a personalized gift check and message that's perfect for every occasion.

Charity Pay - Make a donation to your favorite charity. It's easy to do with Banner Online Banking.

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.

Personal Loans and Lines of Credit

The terms and conditions of all loans, including note rate, term, payment and payment due date remain the same. Beginning February 16, 2016, 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 have already begun to see 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 February 12, 2016, please use your AmericanWest Bank 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 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.

Payments

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

Automatic Payments

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 currently make your payments from another financial institution's online bill pay service, please be sure the account number and remittance address is the same as what is shown on your new Banner Bank loan statement.

Personal Account Options

Detailed below are Banner's personal checking account options. If you prefer another checking account from the account we have identified as the best fit based on your recent activity, please contact us after February 16, 2016 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
- 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 information on page 14 for additional detail 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

Detailed below are Banner's personal savings account options. If you prefer another savings account from the account we have identified as the best fit based on your recent activity, please contact us after February 16, 2016 to make a 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 monthly • 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.

³Federal regulations limit pre-authorized third party withdrawals to 6 per statement period, if no more than 31 days. If statement period is quarterly, 6 pre-authorized withdrawals are allowed per calendar month. Excessive withdrawal fee applies when these limits are exceeded.

⁴A Banner Bank checking account with combined statement is required. Refer to the Personal Accounts pages (beginning on page 14) for additional information and applicable fees.

Additional Information About Banking with Banner Bank

Statements

Your final statement from AmericanWest Bank is being produced on February 12, 2016. Beginning February 16, 2016, 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 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 both 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 and 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 – Friday 7:30am – 5:00pm 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.

Personal Accounts

Old Account Name	Old Account Features	New Account Name	New Account Features
<p>Classic Checking Monthly Service Charge Interest Other Features</p>	<p>\$0</p> <ul style="list-style-type: none"> • Available on balances of \$500 or greater • Free online banking, mobile banking with mobile check deposit and 24-hr access • Free small safe deposit box or 50% off larger box for the first year • 0.50% interest rate discount on eligible consumer loans or lines of credit with automatic payment transfer (excludes Title Manufactured Home Loans, Savers Secured, Overdraft Line of Credit or Home equity loans) 	<p>All Classic Checking, Senior Checking and Alternative Checking accounts become Connected Checking</p> <p>Monthly Service Charge Interest Other Features</p>	<p>\$0</p> <ul style="list-style-type: none"> • <i>Non-interest bearing</i> • Free use of Banner ATMs, plus unlimited rebates of surcharges assessed by non-Banner owned ATMs worldwide* • Free Online Banking, Mobile Banking with Snapshot Deposit®, Online Bill Pay, Bank-by-Phone and eStatements • Unlimited check writing • Free Notary Public Services • For clients aged 65+: 50% off any personal check style or <i>just pay shipping and handling cost for Banner logo wallet checks</i> • <i>Safe deposit box is not included</i> • <i>Gift card discounts are not included</i> • <i>Consumer loan discount not included</i>
<p>Senior Checking Monthly Service Charge Interest Other Features</p>	<p>\$0</p> <ul style="list-style-type: none"> • Available on balances of \$500 or greater • Free online banking, mobile banking with mobile check deposit and 24-hr access • Free small safe deposit box or 50% off larger box for the first year • 0.50% interest rate discount on eligible consumer loans or lines of credit with automatic payment transfer (excludes Title Manufactured Home Loans, Savers Secured, Overdraft Line of Credit or Home equity loans) • No Fees on Visa® gift cards • Free bank logo checks and cashier's checks 		
<p>Alternative Checking Monthly Service Charge Other Features</p>	<p>\$0</p> <ul style="list-style-type: none"> • Free online banking, mobile banking with mobile check deposit and 24-hr access • No check images available 		

Pinnacle Checking

Monthly Service Charge
Avoid Service Charge by

Interest on Balances

\$20

- Avoid with \$5,000 minimum daily account balance or \$25,000 combined balances in checking, savings and Money Market accounts
- Earn tiered interest rates on balances above \$5,000

Daily Balance
\$5,000-\$24,999.99
\$25,000-\$49,999.99
\$50,000-\$99,999.99
\$100,000 & Above

- Interest compounded and paid monthly

Non-Bank ATM Rebate

Rewards Program

Checks

Special Bonuses

Consistent Benefits

- Free use of Bank owned ATMs

- None

- Free Bank logo checks

- Free Cashier's Checks
- 0.25% bonus for CDs (excludes CD specials)
- 0.25% discount on mortgage loan fees
- 0.50% discount on eligible consumer loans or LOC with autopay
- Free small safe deposit box or 50% discount on any larger size, where available

- Free Online Banking, Mobile Banking with Mobile Check Deposit, Online Bill Pay, 24-hour telephone access and eStatements

Banner's Best Checking

Monthly Service Charge
Avoid Service Charge by

Interest on Balances

\$12

- Minimum daily balance of \$5,000 OR Average Daily Balance of \$10,000 OR Average daily combined Relationship checking/savings deposit balance of \$25,000
- Earn tiered interest rates on balances

Daily Balance
\$0-\$4,999.99
\$5,000-\$24,999.99
\$25,000-\$99,999.99
\$100,000 & Above

- Interest compounded and paid monthly

Non-Bank ATM Rebate

Rewards Program

Checks

Special Bonuses

Consistent Benefits

- Unlimited ATM Surcharge Rebates anywhere in the World
- \$0.05 for each Debit Card transaction paid monthly

- 50% off any personal check style OR Free Banner logo wallet or duplicate checks

- Free Cashier's Checks and money orders
- 0.25% bonus for CDs (excludes CD specials)
- 0.25% rate reduction for Consumer Loans (in addition to 0.25% for auto pay).
- *50% off safe deposit annual rental fee*
- *No discount on mortgage loan fees*

- Free Online Banking, Mobile Banking with Snapshot Deposit®, Online Bill Pay, Bank-by-Phone and eStatements

Old Account Name

Old Account Features

New Account Name

New Account Features

Savers Reserve

Monthly Service Charge
Avoid Service Charge By
Withdrawal Fee

- \$2
- \$25 minimum daily balance
 - Unlimited in-person withdrawals. (\$5 per electronic transfer in excess of six per month)
 - Interest rate compounded and paid monthly
 - Minimum daily balance waived on minor accounts)

Interest
Minors

Savers Reserve and
SuperStar Savings become
Connected Savings
Monthly Service Charge

- \$3
- *\$100 minimum daily balance* or set up an automatic transfer of at least \$25 from your Banner Bank checking account to waive the monthly service charge
 - Competitive interest rates compounded daily and *credited quarterly*
 - *No interest rate tiers*
 - Unlimited in-person withdrawals. Electronic withdrawals – first 6 free. \$5 per withdrawal after 6 per month.
 - No service charge or minimum balance for children under 18

SuperStar Savings

Monthly Service Charge
Avoid Service Charge By
Limitations
Interest Rate

- \$0
- No minimum daily balance
 - Available only for children under 12
 - Tiered interest rate – compounded daily and credited monthly

Withdrawal Fee

Daily Balance
\$0-\$999
\$1,000 & Over

- Unlimited in-person withdrawals. (\$5 per electronic transfer in excess of six per month)

Money Market

Monthly Service Charge
Avoid Service Charge By
Interest Rate

- \$10
- \$1,000 minimum daily balance
 - Tiered interest rate – compounded monthly and credited monthly

Withdrawal Fee

Money Market Savings

Monthly Service Charge
Avoid Service Charge By
Interest Rate

- \$10
- \$1,000 minimum daily balance
 - Competitive tiered interest rate – compounded daily and *credited quarterly*

Daily Balance
\$0-\$999
\$1,000-\$9,999
\$10,000-\$24,999
\$25,000-\$99,999.99
\$100,000-\$149,999
\$150,000 & Over

- Unlimited in-person withdrawals. (\$10 per electronic transfer in excess of 6 per month)

Daily Balance
\$0-\$2,499.99
\$2,500-\$9,999.99
\$10,000-\$24,999.99
\$25,000-\$99,999.99
\$100,000 & Above

- Unlimited withdrawals in person or by ATM. Electronic withdrawals – first 6 free. \$5 per withdrawal after 6 per month.

Old Account Name	Old Account Features	New Account Name	New Account Features						
Ultimate Money Market Interest Rate	This account's features remain the same • Interest compounded and paid monthly	Ultimate Money Market Interest Rate	This account's features remain the same • Interest compounded and paid monthly						
Health Savings Account Monthly Service Charge Avoid Service Charge By Interest Rate Withdrawal Fee	\$3 • \$2,500 minimum daily balance • Interest compounded and paid monthly • Unlimited debit card access. • Check access (\$2/month if one or more checks clear)	Health Savings Account Monthly Service Charge Avoid Service Charge By Interest Rate Withdrawal Fee Transaction Correction Charge	\$3 • \$2,500 minimum daily balance • Tiered interest rate – compounded daily and credited monthly <table border="1" data-bbox="776 1528 998 1774"> <tr><td>Daily Balance</td></tr> <tr><td>\$0-\$2,499.99</td></tr> <tr><td>\$2,500-\$9,999.99</td></tr> <tr><td>\$10,000-\$24,999.99</td></tr> <tr><td>\$25,000-\$99,999.99</td></tr> <tr><td>\$100,000 & Above</td></tr> </table> • Unlimited debit card access. • No paper check fee • \$10	Daily Balance	\$0-\$2,499.99	\$2,500-\$9,999.99	\$10,000-\$24,999.99	\$25,000-\$99,999.99	\$100,000 & Above
Daily Balance									
\$0-\$2,499.99									
\$2,500-\$9,999.99									
\$10,000-\$24,999.99									
\$25,000-\$99,999.99									
\$100,000 & Above									
Individual Development Account Monthly Service Charge Avoid Service Charge By Interest Withdrawal Fee	\$0 • No requirements • Interest compounded and paid monthly • Unlimited in-person withdrawals. (\$5 per electronic transfer in excess of six per month)	Individual Development Account (IDA) Savings Monthly Service Charge Avoid Service Charge By Interest Withdrawal Fee Other Features	\$5 • \$25 minimum daily balance • Interest compounded and paid monthly • Unlimited withdrawals in person or by ATM. Electronic withdrawals – first 6 free. \$5 per withdrawal after 6 per month • eStatements are required						

Old Account Name

Old Account Features

New Account Name

New Account Features

IRA MMA

Monthly Service Charge
Avoid Service Charge By
Interest Rate

\$10
• \$1,000 minimum daily balance
• Tiered interest rate

Daily Balance
\$0-\$999
\$1,000-\$9,999
\$10,000-\$24,999
\$25,000-\$99,999.99
\$100,000-\$149,999
\$150,000 & Over

• Interest compounded and paid monthly
• Unlimited in-person withdrawals. (\$10 per electronic transfer in excess of six per month)
• \$36 IRA Closing Fee

Withdrawal Fee

Closure Fee

IRA MMA and Ultimate IRA MMA become
3-Month Money Market IRA CD

Monthly Service Charge
Avoid Service Charge By
Interest Rate

\$0
• No Requirements
• Tiered interest rate

Daily Balance
\$250-\$4,999.99
\$5,000-\$9,999.99
\$10,000-\$24,999.99
\$25,000 & Above

• Interest compounded and paid monthly
• One partial or full withdrawal is allowed each month, without penalty
• \$10 per withdrawal after 1 per month. 7 days interest on the principal withdrawn if withdrawal is made within the first 6 days of the term OR within 6 days of a previous withdrawal
• Additions of \$50 or more are allowed at any time
• No IRA closing fee

Withdrawals

Withdrawal Fee/Penalty

Additional Deposits

Ultimate IRA MMA

Monthly Service Charge
Avoid Service Charge By
Interest Rate

\$15
• \$25,000 minimum daily balance
• Tiered interest rate

Daily Balance
\$0-\$999
\$1,000-\$9,999
\$10,000-\$24,999
\$25,000-\$99,999.99
\$100,000-\$149,999
\$150,000 & Over

• Interest compounded and paid monthly
• Unlimited in-person withdrawals. (\$10 per electronic transfer in excess of six per month)
• \$36 IRA Closing Fee

Withdrawal Fee

Note: *Italicized items in the table above indicate fees that may, or do, represent an increase in price, or a reduction in features for functionality.*

Let's create tomorrow, *together.*

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

Visit us online
www.bannerbank.com



12/15 Member FDIC