

Welcome to Banner Bank



Your **Bank of the Pacific** business accounts
will soon transition to Banner Bank.

Please review the enclosed information carefully.

October 1, 2026



Dear Valued Client:

Once again, welcome to Banner Bank. On September 1, Bank of the Pacific became a division of Banner Bank and will transition fully into Banner, operating as one bank, on November 16, 2026.

To help ensure a smooth transition, this Welcome Package has all the information you need regarding the change and your new Banner Bank accounts, products and services 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 actions you may need to take.

If you have questions about the upcoming changes, contact your Relationship Manager or call us at 800-272-9933 (Weekdays 7 a.m. to 7 p.m.). On behalf of all of us at Banner Bank, welcome. 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



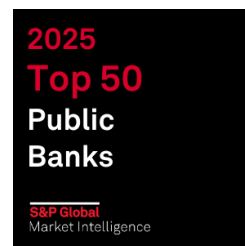
About Banner Bank

More than 135 years ago, we started with core values that will never go out of style: listen, learn and help people and businesses reach their goals. Our team focuses completely on you, providing the tailored solutions, expert guidance and local decision-making you need to succeed. We understand the uniqueness of Washington's and Oregon's coastal areas and of your individual financial goals. You'll continue to be served by the bankers you've come to know and trust, and they'll now be backed by an expanded team of experts ready to assist you with products and services to help your business now and into the future.

Beyond abundant options for banking services, we are committed to helping you bank when and how you want, whether it is in person, over the phone, or with a full suite of competitive digital banking solutions.

Of equal importance is the community spirit upon which Banner Bank was founded as a small thrift in 1890. We understand our role in the economic ecosystem and we take that responsibility seriously. In addition to being a source of capital for personal banking clients and businesses of all sizes, we place a high importance on contributing to the communities we serve. In fact, we earned an 'Outstanding' rating from the Federal Deposit Insurance Corporation (FDIC) in our recent Community Reinvestment Act (CRA) Performance Evaluation. 'Outstanding' is the highest available rating and only 10% of all U.S. banks achieved it over the past five years. Last year we engaged with nearly 1,000 charitable and community causes across our footprint by contributing more than \$2 million and thousands of hours volunteering.

From thoughtfully designed personal banking services to tailored business and commercial banking solutions, we're proud to help you dream big and achieve more.



Welcome Bank of the Pacific business clients.

Important changes beginning November 13-16, 2026

Please carefully review the information on the following pages. It outlines changes that may impact your accounts and how we can serve you now that Bank of the Pacific is part of Banner Bank. If you have questions or would like additional clarification, our teams are here to assist you.

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Key Dates and Tasks

Use this checklist to help make this a smooth transition. All times noted are Pacific Time.

If you want assistance during conversion weekend (Saturday, November 14 to Sunday, November 15, 2026), please call us at 800-272-9933 from 8 a.m. to 5 p.m.

November 1 to November 13, 2026	☐ Download your Symantec Security Token to log into online banking and to originate ACH and Wire payments. More details to come.
October 26 to November 9, 2026	☐ Debit Card ☐ Receive your new Banner Bank debit card in the mail. ☐ Call the number on the sticker on your card any time after it arrives to activate the card and select your PIN in preparation for using that card starting any time after 8 a.m. November 16, 2026. ☐ Continue using your Bank of the Pacific debit card until 8 a.m. November 16, 2026.
Monday, November 9, 2026	☐ Last day to enroll in Bank of the Pacific Business Online Banking.
Thursday, November 12, 2026	☐ Last ACH origination day with Bank of the Pacific. All ACH originated transactions must be submitted prior to 4 p.m.
Before Friday, November 13, 2026	☐ Save hard copies of any international wire template payee details to facilitate recreating them in Banner Business Online Banking. ☐ Print or save remote deposit historical reporting.
Friday, November 13, 2026	☐ Bank of the Pacific ATMs and ITMs will be unavailable through the weekend. ☐ Online and Mobile Banking ☐ Bank of the Pacific mobile deposit service becomes unavailable beginning at 5 p.m. ☐ Bank of the Pacific online banking becomes unavailable beginning at 5 p.m. ☐ Schedule online bill payments and make changes to payees and existing payments before 5 p.m. ☐ Download transactions to Quicken® or QuickBooks® before 5 p.m. ☐ Make final online banking transfers between your Bank of the Pacific accounts by 5 p.m. ☐ Print or save images of checks that have cleared your account prior to November 13, 2026, as historical check images will not be available through Banner online banking after this date. ☐ Print or save October and November online statements before 5 p.m., as they may not immediately be available. ☐ Continue using Bank of the Pacific checks until you need to reorder.

**Beginning Saturday,
November 14, 2026**

**After 8 a.m., Monday,
November 16, 2026**

- ☐ Begin using Banner Bank deposit slips (Continue using Bank of the Pacific checks until you need to order.)
- ☐ Change mailing address for commercial loan payments to Banner Bank. See page 11 for details.
- ☐ Debit Card
 - ☐ Begin using your Banner Bank debit card. Stop using your Bank of the Pacific debit card.
 - ☐ Notify vendors you've authorized to routinely charge your debit card of your new card number and expiration date.
- ☐ Begin using Banner Business Online Banking.
 - ☐ Sign in for the first time using your existing Bank of the Pacific login and password or create a new profile if you were not enrolled in Bank of the Pacific online banking.
 - ☐ Verify account information.
 - ☐ Verify account and security preferences (within "Settings").
 - ☐ Verify contact information, including email address (within "Services").
 - ☐ Verify alerts, custom accounts and payee nicknames are correct.
 - ☐ Verify Banner Business Bill Pay payee and scheduled payment information, including the funding account.
 - ☐ Enroll in online statements, including online analysis statements.
 - ☐ Verify sub-user account access is set up correctly.
 - ☐ Verify access to Banner's Remote Deposit service if you previously had access to Bank of the Pacific Remote Deposit service.
 - ☐ Decision Positive Pay items that cleared on Friday, November 13.
 - ☐ Create needed international wire templates.
 - ☐ Begin using Banner Bank's routing number (323371076) when establishing new automatic payments, deposits or ACH templates.
- ☐ Update online bookmarks and favorites to www.bannerbank.com.
- ☐ Download Banner Bank Mobile App.
- ☐ Add Banner Bank's email domain (@bannerbank.com) to your email safe list.
- ☐ Modify Quicken® or QuickBooks™ download settings.

Notes:

Expanded Products and Services

As a Banner Bank client, you can take advantage of new and enhanced products and services, including:

- **Expanded Merchant Services Solutions** – With a dedicated team of consultants and client service specialists.
- **Card Manager** – Instantly protect your debit card if it's been lost, misplaced or stolen by simply turning it off within online and mobile banking, and enter your international travel plans so your card doesn't get denied.
- **Digital Banking Demos** – View step-by-step demonstrations of how to enroll in Banner Business Online Banking, use our payables and receivables services, business bill pay, and more at bannerbank.com/digital-banking-demos.
- **Zelle®¹ for Small Business** – Qualified small businesses can use this service to pay eligible suppliers, bills and even employees. Just remember to only send money to those you know and trust.²
- **Instant Issue Debit Cards** – Need a replacement debit card? Visit any Banner Bank branch and, in most cases, receive a new debit card the same day, helping you get back to your everyday banking without waiting for a card to arrive by mail.
- **24-Hour Chat** – Access our Banner Virtual Assistant within online and mobile banking. Chat to check your account balance, confirm transactions, make account transfers, get answers to banking questions and more. Want live help? We'll gladly transfer you to a live agent (7 a.m. to 7 p.m. PT weekdays).
- **MoneyWise Financial Wellness & Education** – Discover expert guidance and resources to help you make informed decisions about your business. From fraud prevention to working capital, credit options to long-term planning, the knowledge you need is here. Access our free, one-stop resource at bannerbank.com/financial-resources/moneywise.

Learn more about these and all our products and services at bannerbank.com or by contacting your local branch or relationship manager. If you currently utilize Treasury Management services, a member of our team will contact you to discuss your specific products and services.

¹Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

²This service is only available for single users with Basic Business Online Banking.

Branch and Commercial Banking Center Locations

Many of our relationship managers operate out of our branches and remote locations. Your relationship manager may not be located in a commercial business center.

In addition to your nearby branch, you may choose to bank at any of our locations in Washington, Oregon, California and Idaho, including 11 continuing Bank of the Pacific branches and three CBCs. Please note, deposit services at the nearby Lake Oswego CBC are being transitioned to Banner's Lake Oswego branch. The Olympia and Vancouver CBCs will continue to have limited deposit service support.

Visit <https://locations.bannerbank.com> for a complete list of all locations near you as well as in other cities and states as you travel throughout the West.

Five Bank of the Pacific locations are very near Banner Bank branches and will be consolidated into nearby Banner locations beginning at 12 p.m. (noon) on Friday, November 13, 2026. ATMs and interactive teller machines (ITMs) at these locations will permanently close that morning. If your accounts are held at one of the locations listed below, your new branch of record will be the Banner Bank location listed in the table. Our combined employee teams look forward to serving you at the new location beginning Monday, November 16, 2026. If you have accounts at any of these five locations, we mailed you a letter August 11, 2026, with detailed information.

Current Location	Location as of November 16	Hours and Services
Bank of the Pacific Anacortes Branch 801 Commercial Avenue Anacortes, WA	Banner Bank Anacortes Branch 1400 Commercial Ave. Anacortes, WA	Lobby Monday – Friday: 9 a.m. to 5 p.m. Drive Up Monday – Thursday: 9 a.m. to 5 p.m. Friday: 9 a.m. to 5:30 p.m. Saturday: 9 a.m. to 12 p.m. Services • 24-hour ATM • 24-hour Night Deposit • Drive-Up Banking • Safe Deposit Boxes
Bank of the Pacific Bellingham Branch 100 Grand Avenue Bellingham, WA	Banner Bank Bellingham Downtown Branch 1600 Cornwall Avenue Bellingham, WA	Lobby Monday – Friday: 9 a.m. to 5 p.m. Drive Up Monday – Thursday: 9 a.m. to 5 p.m. Friday: 9 a.m. to 5:30 p.m. Services • 24-hour ATM • 24-hour Night Deposit • Drive-Up Banking • Safe Deposit Boxes
Bank of the Pacific Hannegan Branch & Commercial Banking Center 4124 Hannegan Road Bellingham, WA	Banner Bank Bellingham Barkley Branch 1250 Barkley Boulevard Bellingham, WA	Lobby Monday – Friday: 9 a.m. to 5 p.m. Drive Up Monday – Thursday: 9 a.m. to 5 p.m. Friday: 9 a.m. to 5:30 p.m. Services • 24-hour ATM • 24-hour Night Deposit • Drive-Up Banking • Safe Deposit Boxes

Current Location	Location as of November 16	Hours and Services
Bank of the Pacific Lake Oswego Commercial Banking Center 5335 Meadows Road, Suite 151 Lake Oswego, OR	Banner Bank Lake Oswego— Lake Grove Branch 16099 Boones Ferry Road Lake Oswego, OR	Lobby Monday – Friday: 9 a.m. to 5 p.m. Drive Up Monday – Friday: 9 a.m. to 5 p.m. Services • 24-hour ATM • 24-hour Night Deposit • Drive-Up Banking • Safe Deposit Boxes
Bank of the Pacific Lynden Branch 1800 Front Street Lynden, WA	Banner Bank Lynden Branch 138 Birch Bay Lynden Road Lynden, WA	Lobby Monday – Friday: 9 a.m. to 5 p.m. Drive Up Monday – Thursday: 9 a.m. to 5 p.m. Friday: 9 a.m. to 5:30 p.m. Services • 24-hour ATM • 24-hour Night Deposit • Drive-Up Banking • Safe Deposit Boxes

Account Details

Conversion Dates

The conversion of Bank of the Pacific accounts and services to Banner Bank begins at the close of business on Friday, November 13, 2026, and continues throughout the weekend.

Account Changes

Through a careful review process, your account(s) will be transitioned to Banner Bank account(s) identified as the best fit based on your current account(s). Please refer to your Bank of the Pacific account statement to confirm your current account type and the **"Understanding the Differences Between Bank of the Pacific and Banner Bank Business Business and Public Account Products and Fees"** booklet included with this mailing to see specifics on what your account(s) will be transitioned to at Banner Bank.

The rates and terms on existing Bank of the Pacific CDs will remain the same through the current maturity date and any changes to those terms or rates will be communicated to you upon renewal. You will not receive accrued interest if your interest-bearing account is closed before interest is credited.

If you would like to discuss the advantages of other account options or change to another account, our skilled bankers are ready to assist you at your local branch or by calling 800-272-9933 (7 a.m. to 7 p.m. PT weekdays).

Account Number, Checks and Deposit Slips

Your checking and savings account numbers are not changing, unless you've been previously notified. Continue using your existing Bank of the Pacific checks until you need to reorder. After Friday, November 13, 2026, if you reorder checks through a provider other than us, be sure to update the routing number to Banner Bank's number: 323371076. Bank of the Pacific checks will be accepted, but do not begin using Banner checks or deposit slips until **Saturday, November 14, 2026**.

Automatic Payments and Direct Deposit

No action is required for automatic payments and direct deposits you currently have established through online banking, but we encourage you to update those transactions with the Banner Bank routing number. If you establish a new automatic deposit or payment after Friday, November 13, 2026, provide the payee with the **Banner Bank routing number: 323371076**.

If you use your Bank of the Pacific debit card for automatic payments, they need to be updated with your new Banner Bank debit card number and expiration date after 8 a.m. PT on Monday, November 16, 2026.

Debit Cards

Bank of the Pacific Debit Cards

If you currently have a Bank of the Pacific debit card, you will receive a replacement Banner Bank MasterCard® Business debit card in late October or early November. Features of your card include:

- Contactless payments.
- Fee-free access to any of our more than 140 ATMs in Washington, Oregon, California and Idaho, and we don't charge you to use other financial institutions' ATMs.
- Daily ATM cash withdrawal limit of \$750. Contact us if you need a limit review.
- Daily point-of-sale limit up to \$5,000 for in-person, online and by-phone purchases.
- Compatibility with digital wallets including Apple Pay® and Google Wallet.
- Customizable, real-time card controls and alerts that can be managed within Business Online Banking.

NOTE: Debit card and other transactions occurring Friday, November 13, 2026, through Monday, November 16, 2026, may not appear in Online Banking until Wednesday, November 18, 2026, at 8 a.m.

Watch for your new debit card to arrive between October 26, 2026, and November 9, 2026, then:

ACTIVATE

SELECT A PIN of your choice when you call to activate your new card. The activation telephone number will be on a sticker attached to your card.

STOP

STOP using your Bank of the Pacific debit card at 8 a.m. Monday, November 16, 2026.

START

START using your Banner Bank debit card after 8 a.m. Monday, November 16, 2026.

CHANGE

Your new debit card will have a new number. To avoid service disruptions: contact merchants or other digital payment providers (Zelle®, Venmo, PayPal, health clubs, cellular phone, etc.) that you have given permission to automatically charge your card. These merchants will need your new card number and expiration date.

International Debit Card Use

After Monday, November 16, 2026, if you plan to travel outside the U.S., or need to use your debit card for international purchases, please use any of the following options to notify us prior to your travel:

- Enter your travel plan using the card management tools in Banner Online and Mobile Banking.
- Call us at 800-272-9933 (509-527-3636 outside the U.S.).
- Contact your local branch team.

We will update your card for international charge acceptance. All international purchases will incur a 1.10% international currency conversion fee.

ATMs and ITMs

Your Banner Bank debit card provides free access to any of our more than 140 ATMs, including 14 current Bank of the Pacific ATMs. Three ITMs operated by Bank of the Pacific in Olympia, Vancouver and Naselle, Wash., will continue to offer you remote access to our bankers during posted business hours. Find Banner Bank ATM location information at <https://locations.bannerbank.com/search>.

We do not charge to use non-Banner Bank ATMs, however the owners of other ATMs may impose a surcharge for use.

Please note: All Bank of the Pacific ATMs and ITMs will be unavailable the morning of November 13 through November 15, 2026 and the following ATMs and ITMs will permanently close as of November 13:

- 5335 Meadows Road, Lake Oswego, OR
- 801 Commercial Avenue, Anacortes, WA
- 100 Grand Avenue, Bellingham, WA
- 4124 Hannegan Road, Bellingham, WA
- 404 N. Burlington Boulevard, Burlington, WA
- 1800 Front Street, Lynden, WA

Credit Cards

Bank of the Pacific Credit Card

If you currently have a Bank of the Pacific credit card, you can continue using it as you do today until it is transitioned to a Banner Bank credit card in early 2027. We will provide additional details about the transition at a later date. If your card expires before then, you will receive a new Bank of the Pacific card.

Continue to access your credit card account online through the same portal you use today. A link to that portal will also be available at [bannerbank.com](https://www.bannerbank.com) under "Access Your Accounts" After your account transitions to Banner Bank, you'll be able to access your credit card information through Banner Online and Mobile Banking.

If you are presently a debtor in an active bankruptcy case or you previously received a discharge in bankruptcy, this Welcome Packet is being sent to you for informational and compliance purposes only. It should not be construed as an attempt to collect a debt against you personally.

Commercial and Business Loans

Unless you have been informed otherwise, your loan number and its terms and conditions of your loan(s), including note rate, term, payment and payment due date, will remain the same.

NOTE: The last day to make a payment to Bank of the Pacific is November 13, 2026.

Beginning November 14, 2026

Mail payments to us at the address below. Starting November 16, 2026, you can also make payments at any branch, set up automatic payments, or pay through online and mobile banking.

When mailing your payment on or after November 14, please make it payable to Banner Bank and send it to:

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

If you are presently a debtor in an active bankruptcy case or you previously received a discharge in bankruptcy, this Welcome Packet is being sent to you for informational and compliance purposes only. It should not be construed as an attempt to collect a debt against you personally.

Loan Statement

Beginning Monday, November 14, 2026, mail your commercial and business loan payments to the address listed above. If you have already received your next billing statement but want to remit payment after the conversion date, please send the payment to the Banner Bank address or bring it to any Banner Bank branch.

Loan Number

Your loan number will be reflected on your monthly billing statement. If you currently use an electronic bill pay service to pay your loan, you will need to update the payee name and the address to Banner Bank. Expect your monthly billing statement to arrive approximately 10-15 days prior to the due date. Clients with commercial loans will receive monthly statements. Loan statements are sent separately from deposit account statements.

Note: If you currently make automatic payments from your checking account, expect to see your monthly billing statement arrive approximately three (3) days prior to the due date. This billing statement is for information purposes only.

Loan Sweeps

If you have a loan sweep established with Bank of the Pacific, that sweep will be reestablished at Banner Bank.

Automatic Payments

If you currently make automatic payments from your checking account, this service will continue uninterrupted. If you would like to initiate this service, call us at 800-272-9933 (7 a.m. to 7 p.m. PT weekdays).

Online Payments

We offer online loan payment service through Banner Business Online and Mobile Banking. If you do not currently use online banking, you may enroll at bannerbank.com or at any branch on or after November 16, 2026.

Online Payments continued

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

Credit Reporting

We will begin reporting your loan information to the credit bureaus in February 2027. If you have credit monitoring, you may receive notification of this activity.

Special Flood Hazard Area (SFHA)

The Flood Disaster Protection Act (FDPA) requires financial institutions to ensure that when a structure is located within a Special Flood Hazard Area (SFHA) that the structure and any contents, also taken as collateral, are properly covered by flood insurance.

Banner Bank has noticed that language within the Deed of Trust crosses all collateral. Under the FDPA this means that if one credit instrument has real property in a special flood hazard area and another credit instrument has contents housed within the real property, Banner Bank should require you carry flood insurance for both the building and contents.

Due to the above stated regulatory and insurance requirements Banner Bank has opted to amend the cross-collateralization clause in your collateral security documents. The amendment is intended to remove the real property that is located in a special flood hazard area from the requirement that its contents be covered by flood insurance. The below verbiage is added:

"Any Real Property as described in any Mortgage, Deed of Trust, or other related security documentation which is in or becomes located in a "special flood hazard area" as defined by 12 CFR § 339.2 (as amended or replaced) is excluded from the Cross-Collateralization section of those documents."

This amendment does not change any other terms of your loan or your payment. No action is required by you. Please retain this notice with the copies of your original loan documents.

Business Online Banking and Treasury Management Services

Prepare your Bank of the Pacific Online Banking Tool(s) for Conversion

Important Conversion Dates and Times

- Bank of the Pacific bill payment system will be available until 5 p.m., Friday, November 13, 2026.
- Bank of the Pacific Business Online Banking is available until 5 p.m., Friday, November 13, 2026.
- Banner Business Online Banking becomes available at 8 a.m., Monday, November 16, 2026.
- To ensure a smooth and accurate transition of your accounts, business online banking will not be available from 5 p.m. Friday, November 13, 2026, until 8 a.m. Monday, November 16, 2026.

Online Banking and Treasury Management Demos and Guides – We offer many online, step-by-step video demonstrations for online banking services. Visit <https://www.bannerbank.com/digital-banking-demos>.

Additional user guides are available on our website at <https://www.bannerbank.com/treasury-management-resources>.

Assistance Within Online and Mobile Banking – Secure Live Chat with our knowledgeable employees is available from desktops as well as mobile devices from 7 a.m. to 6 p.m. weekdays. Our virtual assistant can answer many of your banking and account questions 24 hours a day, 7 days a week.

Electronic Statements – If you currently receive electronic statements, you will need to re-enroll after Monday, November 16, 2026, to receive them.

Transaction History – For your convenience, we will transition the most recent 120 days of account transaction history to your Banner online banking profile.

Online Deposit Statements – Up to 18 months of online statement history will be available through Business Online Banking. October online statements prepared prior to November 13, 2026, will not be immediately available for viewing. Historical account statements are expected to be available no later than November 20, 2026.

Check Images – Print or save any images that cleared your account prior to November 13, 2026. Historical check images will not be available through Banner Business Online Banking after this date.

Online ACH Origination – Bank of the Pacific online-initiated ACH transfer requests will be processed through 4 p.m. PT Thursday, November 12, 2026, with the settlement date of Friday, November 13, 2026. Beginning Monday, November 16, 2026, all new online-initiated ACH origination must be completed using Banner Business Online Banking. Future-dated and recurring ACH payments will automatically convert, but please review them beginning Monday, November 16, 2026.

ACH Notification of Change (NOC) and ACH Returns – As of November 16, 2026, you will access your ACH NOC and returns through Banner Business Online Banking. You will receive additional information regarding this process.

Scheduled and Recurring Bill Payments – Bank of the Pacific Bill Pay will be unavailable after 5 p.m. PT Friday, November 13, 2026. Banner Business Bill Pay will be available beginning at 8 a.m. PT Monday, November 16, 2026. Any future-dated transactions and recurring payments due after November 13, 2026,

Scheduled and Recurring Bill Payments continued

will be available through Banner Business Bill Pay and processed according to the due date. While recurring payments will convert automatically, we recommend verifying your payee information on Monday, November 16, 2026. Established eBills will transfer to Banner Bank and be available to view beginning at 8 a.m. PT Monday, November 16, 2026.

Please note: Any electronic bill payments will be debited from your account the business day prior to the scheduled due date to ensure timely transfer of the funds. Any check-issued bill payments will be debited from your account at the time the check is actually presented to the bank for clearing (which may occur prior to the scheduled "pay by" date).

If you currently have multiple users approved to access business bill pay, for security purposes, permissions for those additional users will need to be reestablished in Banner Business Bill Pay once the system becomes available November 16, 2026.

Commercial Sweep – Established Bank of the Pacific Money Market Sweeps will migrate to Banner's Commercial Sweep offering.

Zero Balance Account Sweep - If you have a Zero Balance Account Sweep established at Bank of the Pacific, that sweep will be reestablished at Banner Bank.

Insured Cash Sweep (ICS) - As part of the transition to Banner Bank, ICS sweep accounts will be converted and clients will continue to have access to the Depositor Control Panel (DCP), for account balance visibility through Single Sign-On within Business Online Banking.

Online Banking Enrollment – Enrolling in Bank of the Pacific Business Online Banking will no longer be available as of Monday, November 9, 2026. If you are not currently enrolled in Bank of the Pacific online banking, you can enroll in Banner Business Online Banking beginning at 8 a.m. PT Monday, November 16, 2026.

Bank of the Pacific Mobile Deposit – Bank of the Pacific Mobile Deposit will be unavailable after 5 p.m. PT Friday, November 13, 2026. Banner's mobile deposit, also known as Snapshot Deposit™, will be available for Bank of the Pacific clients to use beginning at 8 a.m. PT Monday, November 16, 2026.

Download Banking Transactions – We recommend downloading any Bank of the Pacific account information into your financial management software such as QuickBooks and Quicken by 5 p.m. PT, Friday, November 13, 2026.

Positive Pay – Your Positive Pay services will convert to Banner Bank on Monday, November 16, 2026. Like Bank of the Pacific, we use enhanced payee match. Please note that your cut-off time for reviewing decisions is changing from 1 p.m. to 12:30 p.m.

Existing Banner Bank client? If you are a client of both Bank of the Pacific and Banner Bank and use online services with both banks, your existing Banner online services will remain unchanged and your Bank of the Pacific service will convert to Banner Business Online Banking. This may create a situation in which you have more than one online service with us. If this is the case, please send us a secure message from within online banking (select "Messages" from the menu) and we can assist you in merging these services. Also, please see page 20 for important information about FDIC Insurance.

Important Update to International Incoming Wire Instructions

Your international incoming wire instructions will change on November 16, 2026. Your account number will not change unless otherwise notified but the SWIFT/BIC used for international wire payments will change to Banner's SWIFT/BIC.

Current Bank of the Pacific SWIFT/BIC: BOPFUS62

New Banner Bank SWIFT/BIC: BNNEUS66

The Bank of the Pacific SWIFT/BIC (BOPFUS62) will be retired at the end of 2026. To avoid any disruption in receiving international payments, please notify any customers, vendors or other parties who send funds to your account from outside the U.S. to update their records and begin using the Banner Bank SWIFT/BIC (BNNEUS66) on November 16, 2026.

For all international incoming wire payments, the following information should be provided to the sender:

- Beneficiary Name
- Beneficiary Address
- Beneficiary Account Number
- Banner Bank SWIFT/BIC: BNNEUS66
- Purpose of Payment

These instructions apply regardless of the country from which the payment is being sent.

Get Started with Business Online Banking and Mobile Banking

Beginning Monday, November 16, 2026, at 8 a.m.,
you can view your available balances using our online banking tools. Banner Business Online Banking is a fast and secure way to conduct your daily banking transactions. Visit [bannerbank.com](https://www.bannerbank.com) to get started.

We use multi-factor authentication for increased security in our online and mobile banking. This means whenever you sign in from a device that has not previously been used, or after you have cleared your browsing history, you will be prompted for a secure access code to gain access on that device. It's a simple few steps, which includes delivering a unique code to an email address or mobile device you established.

NOTE: If you currently originate ACH and Wire payments, a security token will be required to approve these transactions. A security token is also required at login. You will receive additional information regarding this token. Please see the Online Wire Transfers, ACH Payments and Collections section below for more information.

To get started, launch a web browser (Microsoft Edge, Mozilla, Firefox, Google Chrome or Safari), go to [bannerbank.com](https://www.bannerbank.com) and follow the steps below. Verify your browser provides adequate security by visiting: <https://www.bannerbank.com/financial-resources/security/online-banking-security>.

1. Sign in to Banner Business Online Banking

- From the [bannerbank.com](https://www.bannerbank.com) homepage, select 'Online Banking' and click 'Sign In'.
- **Continue to use your Bank of the Pacific online banking ID unless you were notified you need to change it.**
- Enter your current Bank of the Pacific online banking password.
- Choose a Secure Access Code delivery 'target' (a digital device that can receive text messages or an email address).
- Enter the Secure Access Code you receive.
- Create a new password.
- Read and accept Banner Business Online Banking Terms and Conditions.
- Register your device and you are ready to go.

2. Access Banner Business Bill Pay

- Sign in to Banner Business Online Banking.
- Click the Bill Pay tab and select 'Bill Payment.'
- Read and accept the Online Banking Bill Payment Services Terms and Conditions the first time you sign in.
- Select your payment account.

3. Access Mobile Banking

There is no separate registration requirement to use mobile banking. However, you must be enrolled in Banner Business Online Banking.

- Visit the app store for your mobile device and download the Banner Bank app, as displayed below.



- Once the app is downloaded, simply enter your online banking login ID and password to access mobile banking (you will be required to receive a Secure Access Code to register your mobile device).

4. Access Text Banking

Enjoy the convenience of Text Banking by following this easy two-step process.

Step 1: Enroll your mobile number

- Sign in to Banner Business Online Banking.
- Select the 'Services' tab.
- Select 'Text Enrollment.'
- Toggle the enrollment button from off to on.
- Enter your mobile phone number and agree to the terms.

Step 2: Nickname your accounts with Short Codes

- Go to 'Settings > Account Preferences.'
- Select the account you wish to enroll.
- Select the 'SMS/Text' tab.
- Click or tap the SMS/Text Enrollment toggle to enroll the account.
- Click the edit icon in the SMS/Text Display name field to give your account a nickname.

5. Access Online Statements

- Sign in to Banner Business Online Banking.
- Select the 'Transactions' tab.
- Select 'Statements, Notices, Taxes' and follow the on-screen instructions.

Please note for Account Analysis statements:

Banner Bank's Account Analysis statements are available only as online statements. Make sure to enroll your analysis statements at the same time you enroll your deposit account statements in online statements.

Account Analysis

If you are currently using analyzed accounts at Bank of the Pacific, you will be converted to corresponding accounts and analysis relationships at Banner Bank. We offer a competitive earnings credit calculated on the average monthly collected balance.

Your final analysis statement with Bank of the Pacific will be for October, provided on or around November 10. The final analysis fees charged by Bank of the Pacific will be in November 2026 for your October 2026 analysis activity. Any fees incurred for your November activity will be waived. Starting with the December cycle, fees will reflect Banner Bank pricing.

Also note:

- Banner Bank's Account Analysis statements are available only as online statements. Make sure to enroll your analysis statements at the same time you enroll your deposit account statements in electronic statements.
- Banner Bank Account Analysis statements are made available by the 15th of the month for the previous month's activity.
- Analysis fees are also debited from accounts on the 15th of each month.

Bill Payment Scheduling Tips

The Banner Bank Bill Payment service is similar to your current online experience. Please note the following differences, and let us know if you have questions:

- Initiate your bill payments in our bill payment service beginning at 8 a.m. Monday, November 16, 2026.
- Payee information already established in Bank of the Pacific online banking bill payment will automatically convert to our bill pay service.

Bill Payment Scheduling Tips continued

- Recurring and future-dated payments already established in Bank of the Pacific online banking will automatically convert.
- New future-dated requests established after November 13, 2026, will be created in Banner Business Online Banking and will be scheduled based on the due date the payment is to be received by the payee.
- **We use a different model to select payment dates. At Bank of the Pacific, you could select the date you wanted your payment to be sent and you were provided an expected delivery date. At Banner Bank, you select the date you want your payment to be delivered and we tell you when it will be sent/debited from your account to meet that date.**
- Funds for electronic payments are withdrawn from your account one business day prior to the due date to allow time for funds to be transferred to the payee.
- Funds for bill payments made by check are debited from your account once the check is cashed by the payee **(which may occur prior to the scheduled "pay by" date).**
- Bill payments submitted by 12 p.m. are included in current business day processing. Bill payments submitted after 12 p.m. are processed the following business day.

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

Online Automated Clearing House (ACH) and Wire Payments and Collections

If you have users originating online Automated Clearing House (ACH) and Wire transactions, a security token will be required for transaction approval and release. The tokens provide an additional level of authentication, ensuring only your users who have been granted appropriate access can process these high-value transactions.

Download our virtual tokens (sometimes referred to as a soft token).

- Download a soft token by visiting the App Store for your mobile device. Search for "Symantec VIP ACCESS" or type in the following URL into your mobile device: m.vip.symantec.com.
- The app displays a Credential ID at the top and a six-digit security code below that refreshes every 30 seconds.
- To activate the soft token, contact our Treasury Management Support at 877-856-7933 (after you've downloaded the token application) and provide your credential ID (which starts with 3 letters). Once the token is linked to your login ID, any future ACH or wire you need to process can be completed using the token.
- If you have questions, please contact our Treasury Management Support team at 877-856-7933.

Important notes:

- Future-dated Online Wire and ACH originated transactions with a settlement date after November 13, 2026, will automatically convert to Banner Business or Commercial Online Banking; you will not need to re-initiate those transactions.
- Previously created Online Wire and ACH templates in the Bank of the Pacific system will transfer to Banner Business Online Banking and will be available for use starting November 16, 2026. Please update your templates at that time and begin using Banner Bank's routing number: 323371076.

Remote Deposit

If you currently use Bank of the Pacific Remote Deposit, you will automatically have access to that service at Banner. Watch for additional communications sent directly to you about how to use this service.

Important notes:

- After 5 p.m. Friday, November 13, 2026, new items must be deposited using Banner Remote Deposit, which will be available Monday, November 16, 2026.

Remote Deposit continued

- Our cut-off time to submit a remote deposit is 6 p.m.
- Intra-day memo posting of your remote deposited items will be available throughout the day.
- Deposits received by 6 p.m. each business day are credited on the same day and available to view in business online banking the following day.

Treasury Management Support

We have a dedicated Treasury Management Support team with technical experts available to assist you.

Phone: 877-856-7933 | Email: treasurymanagement@bannerbank.com

You may also request assistance by sending a secure message when logged into Banner Business Online Banking.

Hours: 7 a.m. to 6 p.m.

Online Treasury Management Services Cut-off Times

Please make note of the following processing cut-off times beginning Monday, November 16, 2026:

SERVICE	CUT-OFF TIMES ARE ALL PACIFIC TIME
Positive Pay Exceptions Available for Review	6 a.m.
Positive Pay Exception Decisions	12:30 p.m.
International Wire Transfers	12:30 p.m. (changing from 2 p.m. at Bank of the Pacific)
Domestic Wire Transfers	2:30 p.m. (changing from 2 p.m. at Bank of the Pacific)
ACH Origination Window 1	12 p.m.
ACH Origination Window 2	5 p.m. (changing from 4 p.m. at Bank of the Pacific)
Same Day ACH Origination Window 1	10:30 a.m.
Same Day ACH Origination Window 2	12 p.m.
Remote Deposit	6 p.m.
Positive Pay Check Issue File Upload	10 p.m.

Merchant Services

Merchant Services accounts will remain unchanged and continue to process as they did with Bank of the Pacific. Please continue to contact Deluxe Merchant Services regarding your customer service needs for existing merchant services via Deluxe 24-Hour Customer Support at (844) 822-1281.

International Banking

If you have Standby Letters of Credit with Bank of the Pacific, we issued amendments reflecting Banner Bank as the successor financial institution. We will reach out to you directly with additional information about this transition and how we can serve you.

Phone: 800-419-6548 | Email: international@bannerbank.com

Additional Information About Banking with Us

Statements

Your final deposit statement(s) from Bank of the Pacific will be produced as a paper statement and mailed to you. Going forward, your monthly statement cycle will remain similar to your current cycle. If you prefer to receive your statement at a different time each month, please contact us at your local branch or by calling 800-272-9933 7 a.m. to 7 p.m. weekdays.

You may access your statements through online banking by enrolling in electronic statements and notices beginning Monday, November 16, 2026. Historical account statements are expected to be available to view and print no later than November 20, 2026. If you do not currently receive electronic statements, you can enroll beginning, Monday, November 16, 2026. Once logged into Banner Business Online Banking, simply expand the 'Transactions' menu, click 'Statements, Notices, Taxes' and follow the instructions.

Depending on your Banner Bank account type, fees may be assessed for paper statements or paper statements with check images. Please review the Understanding the Differences Between Bank of the Pacific and Banner Bank Products and Fees for more information.

Paper statement fees will be waived through January 31, 2027.

If you currently have accounts for which IRS reporting is required, you will receive 2026 year-end tax reporting documents in early 2027 from Banner Bank.

FDIC Insurance Coverage

If you have FDIC insured deposit accounts at both Banner Bank and Bank of the Pacific, please review this important information. When two or more FDIC-insured banks merge, deposits from the acquired bank (Bank of the Pacific) are insured separately from deposits at the acquiring bank (Banner Bank) for at least six months after the merger. This grace period gives depositors the opportunity to restructure any accounts as needed to conform to FDIC limits. We want to be sure you're aware of this information and offer our assistance in determining if your accounts need to be restructured to maximize FDIC insurance coverage going forward.

Bank of the Pacific merged with Banner Bank on September 1, 2026, so your deposits will continue to be insured separately through March 1, 2027.

Certificate of Deposit (CD) accounts may have a grace period that's slightly different from checking and savings accounts, depending on the maturity date of the CD. Here are additional details that may interest you:

- CDs from Bank of the Pacific are insured separately 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 insured separately 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 insured separately only until the end of the six-month grace period.

For more information on FDIC insurance or for assistance determining if your accounts need to be restructured to maximize coverage, please call or visit any Bank of the Pacific or Banner Bank location.

Overdraft Protection

If you are currently enrolled in Bank of the Pacific Overdraft Protection, which provides the ability to overdraw your account up to \$800, that program is unavailable at Banner Bank. You will receive further information in a separate mailing.

If you currently have overdraft sweep protection (where you link a savings account to a checking account to cover shortages), it will remain in place.

We offer two primary options for overdraft protection:

Link your Banner Bank Business Savings and Checking accounts – Should your checking account become overdrawn, funds will be transferred from your linked account in \$25 increments. A lesser amount may be transferred if your savings or linked account available balance is not sufficient to satisfy a full \$25 increment. Overdraft transfer fees will no longer apply because Banner does not charge overdraft transfer fees.

We may make the transfer from the deposit account specified, even though the transfer may reduce the balance in the debited account below any minimum balance requirement for that account and could result in a monthly service fee for that account. Overdraft Sweeps that would debit an account that has met or exceeded the limit for electronic debits will suspend transfer activity until the start of a new month or statement cycle.

Link your Banner Bank Business Line of Credit and Checking accounts – Should your checking account become overdrawn, funds will be transferred from your linked business line of credit in \$25 increments. A lesser amount may be transferred if the available balance of the line of credit is not sufficient to satisfy a full \$25 increment.

If you would like to implement overdraft protection using a savings account or line of credit, contact us at 800-272-9933 (7 a.m. to 7 p.m. PT weekdays) or visit <https://www.bannerbank.com/overdraft-protection>.

Account Disclosures

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

How To Reach Us

For added convenience, Banner Bank's Client Engagement Center will be available conversion weekend, Saturday, November 14 and Sunday, November 15, 2026 from 8 a.m. to 5 p.m. PT.

Branches and Commercial Banking Centers

Please continue to contact your branch team or relationship manager for all your banking needs.

For a complete list of all our branches and locations, please visit [bannerbank.com](https://www.bannerbank.com).

Phone Assistance

Call 800-272-9933, 24-hour account information, transaction confirmations, account transfers and answers to many banking questions from our Banner Virtual Assistant. Live agents are available to assist you 7 a.m. to 7 p.m. PT weekdays, excluding bank holidays.

Secure Chat Assistance

Access our Banner Virtual Assistant from your desktop or mobile device within online banking and mobile banking for 24-hour account information, transaction confirmations, account transfers, answers to many banking questions and more. Live agents are available 7 a.m. to 6 p.m. weekdays, excluding bank holidays..

Bank-by-Phone

Automated account information, check and transaction confirmations, account transfers and more. 800-527-6435 (24 hours a day, 7 days a week)

Client Support¹

Loan Support

If you have loan questions, please contact your relationship manager, local branch team or call us at 800-272-9933

Treasury Management Support Team

877-856-7933 (7 a.m. to 6 p.m. weekdays)

Email: treasurymanagement@bannerbank.com

Merchant Services Support Team

866-440-7240 (8 a.m. to 5 p.m. weekdays)

Email: merchantservices@bannerbank.com

International Banking Team

800-419-6548 (8 a.m. to 5 p.m. weekdays)

Email: international@bannerbank.com

Mail by U.S. Postal Service

Banner Bank

P.O. Box 907

Walla Walla, WA 99362-0265

Loan Payment by Mail

Banner Bank

PO Box 1117

Walla Walla, WA 99362

Website

[bannerbank.com](https://www.bannerbank.com)

¹ **IMPORTANT:** Internet email is not secure. Unlike online banking, it does not use SSL encryption so please do not send sensitive information such as your social security number or account number via email. If you need to share sensitive account information, you MAY send us a message through our Secure Message Center while logged in to our online banking.

Tips to Stop Fraud in its Tracks

In our rapidly evolving digital world, scammers and fraudsters are getting more sophisticated every day. And they want what's yours—your money, your identity, access to your confidential information. Here are some of our top tips to prevent your business from becoming a victim of cybercrime:

- **Beware of common scams:** Bank employees will never ask for your credentials. If you receive a suspicious request related to business email compromise, ransomware or account takeover fraud, call before taking action. Business email compromise relies on trust and quick decisions. Fraudsters impersonate known contacts to request urgent payments or changes to payment instructions. Before acting, always verify requests through a secondary channel. Educating your team and strengthening internal controls can make all the difference in preventing costly mistakes.
- **Protect your operating systems by setting aside a dedicated computer to conduct your banking.** Take it a step further by determining who can use it and by restricting general website browsing.
- **Frequently update computer software and patch your browser and operating system in a timely manner.** Cybercriminals look for ways to exploit system weaknesses using viruses and malware, so installing regular software updates and accepting operating system patches is key.
- **Back up important systems and data.** Regularly backing up the data on your computers should be part of every company's cyber management routine so if the worst happens you can recover with minimal financial and operating impacts.
- **Use security alert features.** Our online banking service allows you to set up alerts to reveal potential unauthorized activity, such as transactions above a specified amount, purchase categories and geographic restrictions.
- **Implement dual control procedures, multifactor authentication and use of security tokens.** Our Business and Commercial online banking platforms and Treasury Management solutions have robust fraud prevention tools that put you in the driver's seat. Having one person initiate high-value transactions, such as ACH and wire transactions, and a different employee confirm and transmit them deters fraudulent activity. Multifactor authentication is when an online banking user's identity is confirmed first with a password or PIN, then with a secure access code that is sent to the phone or email address of record. We also support security tokens that allow you to enter a unique code to approve and transmit ACH and wire transactions.

Resources to bookmark:



Get more tips to prevent fraud and stay current on the latest scams at bannerbank.com/security



Also check out bannerbank.com/blog for a variety of articles on staying safe from cybercrime.

Understanding the Differences Between

Bank of the Pacific and Banner Bank

Business and Public Account Products and Fees



Member FDIC



UNDERSTANDING THE KEY DIFFERENCES ABOUT YOUR ACCOUNT(S)

The following pages contain important information, including any differences between Bank of the Pacific and Banner Bank products, services and fees.

Please Note: Interest rates and annual percentage yields (APYs) on interest-bearing accounts are variable and may change at any time. Current rates are available at any branch or on our website, www.bannerbank.com.

For important dates and other actions, you may need to take related to your accounts and services, and details about the terms and conditions of your accounts please review the “Welcome to Banner Bank” and “Deposit Account Disclosures” booklets included in this packet.

Important Information: We will waive your applicable Monthly Service Charges(s) for the month of November 2026. Applicable Paper Statement Fees will be waived until January 31, 2027.

BUSINESS CHECKING ACCOUNTS

PREVIOUS ACCOUNT NAME	PREVIOUS ACCOUNT FEATURES	NEW ACCOUNT NAME	NEW ACCOUNT FEATURES
Essential Business Checking		Basic Business Checking	
Monthly Service Charge:	\$5	Monthly Service Charge:	\$10
Monthly Service Charge Waivers:	\$500 minimum daily balance	Monthly Service Charge Waivers:	<i>\$800 minimum daily balance</i> ; OR \$2,500 average daily balance; OR \$5,000 average daily combined balance for checking/savings relationship deposit balance ¹
Interest:	Non-interest bearing	Interest:	Non-interest bearing
Paper Statement Fee:	\$3 (check images not offered)	Paper Statement Fee:	\$3/\$6 with check images
Details:	- No charge for first 50 items processed per month; then \$0.40 for each item over 50 per statement period - No charge for first \$5,000 in cash and coin transactions; then \$0.20 for every \$100 processed over \$5,000 per statement period	Details:	- No charge for first 200 transaction items processed per monthly statement cycle; then \$0.40 per additional item over 200 per monthly statement cycle² - No charge for first \$10,000 in cash and coin transactions per statement cycle; then \$0.20 per \$100 processed in excess of \$10,000 per monthly statement cycle

¹ Relationship deposit balances include all of the Business's checking and savings accounts.

² Transaction items processed refers to all deposits and withdrawals made from your account. This includes deposit tickets plus checks deposited, checks debited, ATM and debit card transactions, ACH items deposited or debited, and incoming or outgoing electronic payments and transfers.

Note: ***Italicized and bold items*** in the product tables indicate fees or features that may, or do, represent an increase in price, or a reduction in features or functionality.

BUSINESS CHECKING ACCOUNTS

PREVIOUS ACCOUNT NAME	PREVIOUS ACCOUNT FEATURES	NEW ACCOUNT NAME	NEW ACCOUNT FEATURES
Small Business Checking		Basic Business Checking	
Monthly Service Charge:	\$15	Monthly Service Charge:	\$10
Monthly Service Charge Waivers:	\$2,500 minimum daily balance	Monthly Service Charge Waivers:	\$800 minimum daily balance; OR \$2,500 average daily balance; OR \$5,000 average daily combined balance for checking/savings relationship ¹
Interest:	Non-interest bearing	Interest:	Non-interest bearing
Paper Statement Fee:	\$3 (check images not offered)	Paper Statement Fee:	\$3/\$6 with check images
Details:	- No charge for first 250 items processed per month; then \$0.40 for each item over 250 per statement period - No charge for first \$10,000 in cash and coin transactions; then \$0.20 for every \$100 processed over \$10,000 per statement period	Details	- No charge for first 200 transaction items processed per monthly statement cycle; then \$0.40 per additional item over 200 per monthly statement cycle² - No charge for first \$10,000 in cash and coin transactions per monthly statement cycle; then \$0.20 per \$100 processed in excess of \$10,000 per monthly statement cycle

¹ Relationship deposit balances include all of the Business's checking and savings accounts.

² Transaction items processed refers to all deposits and withdrawals made from your account. This includes deposit tickets plus checks deposited, checks debited, ATM and debit card transactions, ACH items deposited or debited, and incoming or outgoing electronic payments and transfers.

Note: *Italicized and bold items* in the product tables indicate fees or features that may, or do, represent an increase in price, or a reduction in features or functionality.

BUSINESS CHECKING ACCOUNTS

PREVIOUS ACCOUNT NAME	PREVIOUS ACCOUNT FEATURES	NEW ACCOUNT NAME	NEW ACCOUNT FEATURES
Business Checking		Complete Business Checking	
Monthly Service Charge:	\$25	Monthly Service Charge:	\$18
Monthly Service Charge Waivers:	\$10,000 minimum daily balance	Monthly Service Charge Waivers:	• \$5,000 minimum daily balance; OR • \$10,000 average daily balance; OR • \$20,000 average daily relationship deposit balance¹
Interest:	Non-interest bearing	Interest:	Non-interest bearing
Paper Statement Fee:	\$3 (check images not offered)	Paper Statement Fee:	No fee
Details:	• No charge for first 500 items processed per month; then \$0.40 for each item over 500 per statement period • No charge for first \$20,000 in cash and coin transactions; then \$0.20 for every \$100 processed over \$20,000 per statement period	Details:	• No charge for first 275 transaction items processed per monthly statement cycle; then \$0.40 per additional item over 275 per monthly statement cycle² • No charge for first \$20,000 in cash and coin transactions per statement cycle; then \$0.20 for every \$100 processed in excess of \$20,000 per statement cycle • Treasury Management Bundles available for \$35 per month³

¹ Relationship deposit balances include all of the Business's checking and savings accounts.

² Transaction items processed refers to all deposits and withdrawals made from your account. This includes deposit tickets plus checks deposited, checks debited, ATM and debit card transactions, ACH items deposited or debited, and incoming or outgoing electronic payments and transfers.

³ Additional fees may apply and subject to change. Please speak with a Banner Bank Treasury Management Consultant for additional details.

Note: *Italicized and bold items* in the product tables indicate fees or features that may, or do, represent an increase in price, or a reduction in features or functionality.

BUSINESS CHECKING ACCOUNTS

PREVIOUS ACCOUNT NAME	PREVIOUS ACCOUNT FEATURES	NEW ACCOUNT NAME	NEW ACCOUNT FEATURES
Business Interest Checking		Complete Business Checking with Interest	
Monthly Service Charge:	\$25	Monthly Service Charge:	\$20
Monthly Service Charge Waivers:	\$25,000 minimum daily balance; OR \$50,000 average daily balance	Monthly Service Charge Waivers:	• \$5,000 minimum daily balance; OR • \$10,000 average daily balance; OR • \$20,000 average daily relationship deposit balance¹
Interest:	Tiered interest rates	Interest:	Tiered interest rates (Interest rates and annual percentage yields (APYs) on interest-bearing accounts are variable and may change at any time. No accrued interest if account is closed before interest is credited. Current rates are available at any branch or on our website, www.bannerbank.com .)
Paper Statement Fee:	\$3 (check images not offered)	Paper Statement Fee:	No Fee
Details:	• No charge for first 500 items processed per month; then \$0.35 for each item over 500 per statement period • No limit or charge for cash and coin transactions	Details:	• No charge for first 275 transaction items processed per monthly statement cycle; then \$0.40 per item additional over 275 per monthly statement cycle² • No charge for first \$20,000 in cash and coin transactions per monthly statement cycle; then \$0.20 for every \$100 processed in excess of \$20,000 per statement cycle • Treasury Management Bundles available for \$35 per month³

¹ Relationship deposit balances include all of the Business's checking and savings accounts.

² Transaction items processed refers to all deposits and withdrawals made from your account. This includes deposit tickets plus checks deposited, checks debited, ATM and debit card transactions, ACH items deposited or debited, and incoming or outgoing electronic payments and transfers.

³ Additional fees may apply and subject to change. Please speak with a Banner Bank Treasury Management Consultant for additional details.

Note: *Italicized and bold items* in the product tables indicate fees or features that may, or do, represent an increase in price, or a reduction in features or functionality.

BUSINESS CHECKING ACCOUNTS

PREVIOUS ACCOUNT NAME	PREVIOUS ACCOUNT FEATURES	NEW ACCOUNT NAME	NEW ACCOUNT FEATURES
Community Checking		Basic Business Checking	
Monthly Service Charge:	No fee	Monthly Service Charge:	\$10 (waived until 4/30/2027)
Monthly Service Charge Waivers:	N/A	Monthly Service Charge Waivers:	<i>\$800 minimum daily balance; OR \$2,500 average daily balance; OR \$5,000 average daily combined balance for checking/savings relationship¹</i>
Interest:	Non-interest bearing	Interest:	Non-interest bearing
Paper Statement Fee:	\$3 (check images not offered)	Paper Statement Fee:	\$3/\$6 with check images
Details:	- No charge for first 250 items processed per month; then \$0.35 for each item over 250 per statement period - No charge for cash and coin transactions	Details:	- No charge for first 200 transaction items processed per statement cycle; <i>then \$0.40 per additional item over 200 per monthly statement cycle²</i> - No charge for first \$10,000 in cash and coin transactions per statement cycle; <i>then \$0.20 per \$100 processed in excess of \$10,000 per monthly statement cycle</i>

¹Relationship deposit balances include all of the Business's checking and savings accounts.

² Transaction items processed refers to all deposits and withdrawals made from your account. This includes deposit tickets plus checks deposited, checks debited, ATM and debit card transactions, ACH items deposited or debited, and incoming or outgoing electronic payments and transfers.

Note: *Italicized and bold items* in the product tables indicate fees or features that may, or do, represent an increase in price, or a reduction in features or functionality.

BUSINESS CHECKING ACCOUNTS

PREVIOUS ACCOUNT NAME	PREVIOUS ACCOUNT FEATURES	NEW ACCOUNT NAME	NEW ACCOUNT FEATURES
Commercial Analysis Checking		Analyzed Checking	
Monthly Service Charge:	\$20	Monthly Service Charge:	\$22
Monthly Service Charge Waiver:	Earnings credit on collected balances may offset service charges	Monthly Service Charge Waiver:	Earnings credit on collected balances may offset service charges ¹
Interest:	Non-interest bearing	Interest:	Non-interest bearing
Paper Statement Fee:	\$3 (check images not offered)	Paper Statement Fee:	\$3/\$6 with check images
Details:		Details:	
• Checks paid	\$0.18	• Checks paid	\$0.20
• Deposit posted	\$0.75	• Deposit posted	\$1.15
• On-us item deposited	\$0.13	• On-us item deposited	\$0.16
• Other item deposited	\$0.13	• Other item deposited	\$0.16
• Cash deposited	\$0.20 per \$100	• Cash deposited	\$1.50 per \$1,000
• Cash purchased	\$0.10 per \$100	• Cash purchased	\$1.50 per \$1,000
• Roll coin purchased	\$0.10 per roll	• Roll coin purchased	1%
• POS per item	\$0.13	• POS per item	\$0.20
• Deposited item returned	\$10	• Deposited item returned	No fee
			Refer to the "General Business Account and Treasury Management Services Price List" in the appendix for a detailed price list.

¹ Additional fees may apply. Please speak with a Banner Bank Treasury Management Consultant for additional details.

Note: *Italicized and bold items* in the product tables indicate fees or features that may, or do, represent an increase in price, or a reduction in features or functionality.

BUSINESS CHECKING ACCOUNTS

PREVIOUS ACCOUNT NAME	PREVIOUS ACCOUNT FEATURES	NEW ACCOUNT NAME	NEW ACCOUNT FEATURES
Public Analyzed Account		Public Analyzed Checking	
Monthly Service Charge:	\$20	Monthly Service Charge:	\$22
Monthly Service Charge Waivers:	Earnings credit on collected balances may offset service charges	Monthly Service Charge Waivers:	Earnings credit on collected balances may offset service charges ¹
Interest:	Non-interest bearing	Interest:	Non-interest bearing
Paper Statement Fee:	\$3 (check images not offered)	Paper Statement Fee:	\$3/\$6 with check images
Details:		Details:	
• Checks paid	\$0.18	• Checks paid	\$0.20
• Deposit posted	\$0.75	• Deposit posted	\$1.15
• On-us item deposited	\$0.13	• On-us item deposited	\$0.16
• Other item deposited	\$0.13	• Other item deposited	\$0.16
• Cash deposited	\$0.20 per \$100	• Cash deposited	\$1.50 per \$1,000
• Cash purchased	\$0.10 per \$100	• Cash purchased	\$1.50 per \$1,000
• Roll coin purchased	\$0.10 per roll	• Roll coin purchased	1%
• POS per item	\$0.13	• POS per item	\$0.20
• Deposited item returned	\$10	• Deposited item returned	No fee
			Refer to the "General Business Account and Treasury Management Services Price List" in the appendix for a detailed price list.

¹ Additional fees may apply. Please speak with a Banner Bank Treasury Management Consultant for additional details.

Note: *Italicized and bold items* in the product tables indicate fees or features that may, or do, represent an increase in price, or a reduction in features or functionality.

BUSINESS CHECKING ACCOUNTS

PREVIOUS ACCOUNT NAME	PREVIOUS ACCOUNT FEATURES	NEW ACCOUNT NAME	NEW ACCOUNT FEATURES
Public Checking		Basic Public Funds Checking	
Monthly Service Charge:	\$5	Monthly Service Charge:	\$10
Monthly Service Charge Waivers:	\$500 minimum daily balance	Monthly Service Charge Waivers:	<i>\$800 minimum daily balance;</i> OR \$2,500 average daily balance: OR \$5,000 average daily combined balance for checking/savings relationship ¹
Interest:	Non-interest bearing	Interest:	Non-interest bearing
Paper Statement Fee:	\$3 (check images not offered)	Paper Statement Fee:	\$3/\$6 with check images
		Details:	<i>No charge for first 200 transaction items processed per monthly statement cycle; then \$0.40 per additional item over 200 per monthly statement cycle²</i> <i>No charge on first \$10,000 cash and coin transactions per monthly statement cycle; then \$0.20 per \$100 processed in excess of \$10,000 per monthly statement cycle</i>

¹ Relationship deposit balances include all of the Business's checking and savings accounts.

² Transaction items processed refers to all deposits and withdrawals made from your account. This includes deposit tickets plus checks deposited, checks debited, ATM and debit card transactions, ACH items deposited or debited, and incoming or outgoing electronic payments and transfers.

Note: ***Italicized and bold items*** in the product tables indicate fees or features that may, or do, represent an increase in price, or a reduction in features or functionality.

BUSINESS CHECKING ACCOUNTS

PREVIOUS ACCOUNT NAME	PREVIOUS ACCOUNT FEATURES	NEW ACCOUNT NAME	NEW ACCOUNT FEATURES
Public NOW		Public Analyzed Interest Checking	
Monthly Service Charge:	\$8	Monthly Service Charge:	\$22
Monthly Service Charge Waiver:	\$250 minimum daily balance	Monthly Service Charge Waiver:	Earnings credit on collected balances may offset service charges ¹
Interest:	Tiered interest rates	Interest:	Tiered interest rate (Interest rates and annual percentage yields (APYs) on interest-bearing accounts are variable and may change at any time. No accrued interest if account is closed before interest is credited. Current rates are available at any branch or on our website: www.bannerbank.com .)
Paper Statement Fee:	\$3 (check images not offered)	Paper Statement Fee:	\$3/\$6 with check images
		Details:	
		• Checks paid	\$0.20
		• Deposit posted	\$1.15
		• On-us item deposited	\$0.16
		• Other item deposited	\$0.16
		• Cash deposited	\$1.50 per \$1,000
		• Cash purchased	\$1.50 per \$1,000
		• Roll coin purchased	1%
		• POS per item	\$0.20
		• Deposited item returned	No fee
			Refer to the "General Business Account and Treasury Management Services Price List" in the appendix for a detailed price list.

¹ Additional fees may apply. Please speak with a Banner Bank Treasury Management Consultant for additional details.

Note: *Italicized and bold items* in the product tables indicate fees or features that may, or do, represent an increase in price, or a reduction in features or functionality.

BUSINESS CHECKING ACCOUNTS

PREVIOUS ACCOUNT NAME	PREVIOUS ACCOUNT FEATURES	NEW ACCOUNT NAME	NEW ACCOUNT FEATURES
IOLTA		IOLTA Checking	
Monthly Service Charge:	No fee; \$20 monthly fee assessed if part of an analysis relationship	Monthly Service Charge:	No fee
Monthly Service Charge Waivers:	N/A	Monthly Service Charge Waivers:	N/A
Interest:	One rate on all balances, remitted to Legal Foundation of Washington or Oregon Law Foundation.	Interest:	Tiered interest rates (Interest rates and annual percentage yields (APYs) on interest-bearing accounts are variable and may change at any time. <i>No accrued interest if account is closed before interest is credited.</i> Current rates are available at any branch or on our website, www.bannerbank.com .) Interest remitted to Legal Foundation of Washington or Oregon Law Foundation.
Paper Statement Fee:	No fee	Paper Statement Fee:	<i>\$3/\$6 with check images</i>
		Details:	Refer to the "General Business Account and Treasury Management Services Price List" in the appendix for a detailed price list.

Note: *Italicized and bold items* in the product tables indicate fees or features that may, or do, represent an increase in price, or a reduction in features or functionality.

BUSINESS SAVINGS ACCOUNTS

PREVIOUS ACCOUNT NAME	PREVIOUS ACCOUNT FEATURES	NEW ACCOUNT NAME	NEW ACCOUNT FEATURES
Business Savings		Business Savings	
Quarterly Service Charge:	\$10 per quarter	Monthly Service Charge:	\$5 per month
Quarterly Service Charge Waivers:	\$500 minimum daily balance	Monthly Service Charge Waivers:	\$500 minimum daily balance
Interest:	Tiered interest	Interest:	One rate on all balances (Interest rates and annual percentage yields (APYs) on interest-bearing accounts are variable and may change at any time. No accrued interest if account is closed before interest is credited. Current rates are available at any branch or on our website, www.bannerbank.com .)
Paper Statement Fee:	\$3	Paper Statement Fee:	\$3
		Other Fees:	No charge on first 25 transaction items processed per monthly statement cycle; then \$0.20 per additional item over 25 per monthly statement cycle¹ No charge on first \$5,000 cash and coin transactions per monthly statement cycle; then \$0.15 per \$100 processed in excess of \$5,000 per monthly statement cycle

¹ Transaction items processed refers to all deposits and withdrawals made from your account. This includes deposit tickets plus checks deposited, checks debited, ATM and debit card transactions, ACH items deposited or debited, and incoming or outgoing electronic payments and transfers.

Note: *Italicized and bold items* in the product tables indicate fees or features that may, or do, represent an increase in price, or a reduction in features or functionality.

BUSINESS SAVINGS ACCOUNTS

PREVIOUS ACCOUNT NAME	PREVIOUS ACCOUNT FEATURES	NEW ACCOUNT NAME	NEW ACCOUNT FEATURES
Business Money Market		Business Money Market	
Monthly Service Charge:	\$10	Monthly Service Charge:	\$10
Monthly Service Charge Waivers:	\$2,500 minimum daily balance	Monthly Service Charge Waivers:	\$2,500 minimum daily balance
Interest:	Tiered interest	Interest:	Tiered interest (Interest rates and annual percentage yields (APYs) on interest-bearing accounts are variable and may change at any time. <i>No accrued interest if account is closed before interest is credited.</i> Current rates are available at any branch or on our website, www.bannerbank.com .)
Paper Statement Fee:	\$3	Paper Statement Fee:	No fee
		Other Fees:	<i>No charge on first 25 transaction items processed per monthly statement cycle; then \$0.20 per additional item over 25 per monthly statement cycle¹</i> <i>No charge on first \$5,000 cash and coin transactions per monthly statement cycle; then \$0.15 per \$100 processed in excess of \$5,000 per monthly statement cycle</i>

¹ Transaction items processed refers to all deposits and withdrawals made from your account. This includes deposit tickets plus checks deposited, checks debited, ATM and debit card transactions, ACH items deposited or debited, and incoming or outgoing electronic payments and transfers.

Note: *Italicized and bold items* in the product tables indicate fees or features that may, or do, represent an increase in price, or a reduction in features or functionality.

BUSINESS SAVINGS ACCOUNTS

PREVIOUS ACCOUNT NAME	PREVIOUS ACCOUNT FEATURES	NEW ACCOUNT NAME	NEW ACCOUNT FEATURES
Public Money Market		Public Money Market	
Monthly Service Charge:	\$10	Monthly Service Charge:	\$10
Monthly Service Charge Waivers:	\$2,500 minimum daily balance	Monthly Service Charge Waivers:	\$2,500 minimum daily balance
Interest:	Tiered interest	Interest:	Tiered interest (Interest rates and annual percentage yields (APYs) on interest-bearing accounts are variable and may change at any time. <i>No accrued interest if account is closed before interest is credited.</i> Current rates are available at any branch or on our website, www.bannerbank.com .)
Paper Statement Fee:	\$3	Paper Statement Fee:	No fee
		Other Fees:	• <i>No charge on first 25 transaction items processed per monthly statement cycle; then \$0.20 per additional item over 25 per monthly statement cycle¹</i> • <i>No charge on first \$5,000 cash and coin transactions per monthly statement cycle; then \$0.15 per \$100 processed in excess of \$5,000 per monthly statement cycle</i>

¹ Transaction items processed refers to all deposits and withdrawals made from your account. This includes deposit tickets plus checks deposited, checks debited, ATM and debit card transactions, ACH items deposited or debited, and incoming or outgoing electronic payments and transfers.

Note: *Italicized and bold items* in the product tables indicate fees or features that may, or do, represent an increase in price, or a reduction in features or functionality.

BUSINESS SAVINGS ACCOUNTS

PREVIOUS ACCOUNT NAME	PREVIOUS ACCOUNT FEATURES	NEW ACCOUNT NAME	NEW ACCOUNT FEATURES
Public Savings		Public Savings	
Quarterly Service Charge:	\$3 per quarter	Monthly Service Charge:	<i>\$5 per month</i>
Quarterly Service Charge Waivers:	\$250 minimum daily balance	Monthly Service Charge Waivers:	<i>\$500 minimum daily balance</i>
Interest:	Tiered interest	Interest:	Tiered interest (Interest rates and annual percentage yields (APYs) on interest-bearing accounts are variable and may change at any time. <i>No accrued interest if account is closed before interest is credited.</i> Current rates are available at any branch or on our website, www.bannerbank.com .)
Paper Statement Fee:	No fee	Paper Statement Fee:	No fee
		Other Fees:	<i>No charge on first 25 transaction items processed per monthly statement cycle; then \$0.20 per additional item over 25 per monthly statement cycle¹</i> <i>No charge on first \$5,000 cash and coin transactions per monthly statement cycle; then \$0.15 per \$100 processed in excess of \$5,000 per monthly statement cycle</i>

¹ Transaction items processed refers to all deposits and withdrawals made from your account. This includes deposit tickets plus checks deposited, checks debited, ATM and debit card transactions, ACH items deposited or debited, and incoming or outgoing electronic payments and transfers.

Note: *Italicized and bold items* in the product tables indicate fees or features that may, or do, represent an increase in price, or a reduction in features or functionality.

SCHEDULE OF FEES COMPARISON

SERVICES	BANK OF THE PACIFIC PRICE	BANNER BANK PRICE
Account Reconciliation (per hour)	\$40	\$25/hour (\$10 minimum)
Account Activity Printout	\$2	No charge
Account Image Copy	\$2	No charge
ATM Fees (Assessed by Bank) - Withdrawals from another financial institution's ATM - Inquiries at another financial institution's ATM - Transfers at another financial institution's ATM	\$2.50 \$2 \$2	No fee No fee No fee
Cashier's Checks (Client) - Cashier's Check - Re-issue (if lost, additional documentation required)	\$7 No fee	\$6 \$10
Check Cashing (Non-Client)	\$5 per check (on-us checks only)	3% of cashed item /minimum \$5
Check Collection (Incoming and Outgoing) - Domestic - International	\$20 per collection \$20 per collection	\$40 \$50
Checks – Personalized Checks	Prices Vary	Prices Vary
Checks – Temporary – per sheet of 4	\$2	\$2
Debit Card – International Service Assessment (ISA)/ Currency Conversion Fee	2% of transaction amount	1.1% of transaction amount ¹
Debit Card Personalization – Custom Design	Not offered	\$12
Debit Card Replacement - First debit card replacement - After first replacement - Rush replacement	\$7.50 \$7.50 Not Offered	No charge \$5 \$25
Deposited Item Return	\$10	No fee

¹ When using your debit card outside of the U.S. there is a 1.10% Currency Conversion fee, which is based on the U.S. dollar transaction amount.

Note: *Italicized and bold items* in the product tables indicate fees or features that may, or do, represent an increase in price, or a reduction in features or functionality.

SCHEDULE OF FEES COMPARISON continued

SERVICES	BANK OF THE PACIFIC PRICE	BANNER BANK PRICE
Dormant Account Fee (after 12 months of no client account activity)	\$10/month	\$5/month
Early Closure of Account (within 90 days of opening)	\$50	No fee
Foreign Currency Exchange • Canadian • All Other Currencies	2% of amount exchanged (\$2 min.) Price Varies	(Client Only) No fee \$25
Foreign Drafts • Canadian • Non-Canadian	Not Offered Not Offered	\$20 \$35
Intuit Direct Connect	\$5 per month	No fee
Legal Process Fee (levy, attachments, liens, etc.)	\$100	\$125
Money Order	\$5	\$3
Notary	No charge for clients/\$10 for non-clients	No charge for clients or non-clients
Online Bank to Bank Transfer • Incoming • Outgoing	Not offered Not offered	No Fee \$2
Overdraft² • Paid Item (per item, based on available balance) • NSF Returned Item (per item, based on available balance) • Overdraft Transfer (per item) • Maximum Overdraft/NSF Fees	\$32 \$32 \$10 \$160 per day	\$30 No fee No fee \$120 per day
Personalized Checks	Prices vary	Prices vary
Returned Mail	\$5	No fee

² Please refer to the NON-SUFFICIENT FUNDS AND OVERDRAFTS – AVAILABLE BALANCE section of the Banner Bank Personal Deposit Account Disclosures.

Note: *Italicized and bold items* in the product tables indicate fees or features that may, or do, represent an increase in price, or a reduction in features or functionality.

SCHEDULE OF FEES COMPARISON continued

SERVICES	BANK OF THE PACIFIC PRICE	BANNER BANK PRICE
Safe Deposit Box - Rental - Late Fee (charged 14 days after due date) - Key Replacement - Drill Fee	Annual rental fee varies by box size \$20 \$25 \$250	Annual rental fee varies by box size \$5 \$25 Cost Plus \$50
Special Order Statement	\$4 per statement	No cost per statement. Statements are included in account reconciliation fee.
Stop Payment Stop Payment (Online) Stop Payment (Branch)	\$27 \$35	<i>\$35 (check only; 24-month life)</i> \$35 (24-month life)
Telephone Transfer (non-automated)	\$3.50	No fee
Wire Transfer - Incoming - Outgoing – Domestic - Outgoing – International - Returned Wire Fee	\$20 \$35 \$50 No fee	\$15 \$30 \$50 \$25

Note: *Italicized and bold items* in the product tables indicate fees or features that may, or do, represent an increase in price, or a reduction in features or functionality.

APPENDIX: GENERAL BUSINESS ACCOUNT AND TREASURY MANAGEMENT SERVICE PRICE LIST

Effective May 1, 2026

GENERAL ACCOUNT SERVICES	
Analyzed Account Activity	Cost
Analyzed Account Monthly Maintenance	\$22/account
Paper Statement without Check Images	\$3/month
Paper Statement with Check Images	\$6/month
Deposit Assessment Fee (per \$1,000)	\$0.13
Funds Advanced to cover Uncollected Balances	Prime + 3.5%
Checks Paid/Electronic Debits	\$0.20/item
Deposits Posted/Electronic Credits	\$1.15/item
Checks Deposited: On Us	\$0.16/item
Checks Deposited: Transit	\$0.16/item
ACH Debit	\$0.20/item
ACH Credit	\$0.20/item
Overdraft Fee	\$30
Stop Payment (branch-initiated)	\$35/stop
Wire Transfer Services	
Incoming Domestic and International Wires	\$15/wire
Outgoing Domestic Wires (branch-initiated)	\$30/wire
Outgoing International \$USD and Foreign Exchange Wires (branch-initiated)	\$50/wire
Wire Trace	No Charge
Branch Cash Processing (Commercial Cash Vault as quoted)	
Depositing Currency (per \$1,000)	\$1.50
Purchasing Currency (per \$1,000)	\$1.50
Coin Deposited (percentage of total coin transaction)	5%
Rolled Coin Purchased (percentage of total coin transaction)	1%
Smart Safe per Location Monthly Maint.	\$100/location
Miscellaneous Fees	
Deposit Account Control Agreement Setup	\$500/account
Deposit Account Control Agreement Recurring	\$150/account
Smart Data Feed Fee	\$150

The Earnings Credit Rate applied to eligible analyzed accounts is subject to change at the Bank's discretion and may be adjusted periodically based on market, economic or business conditions. Any changes will be reflected in your monthly account analysis statement.

APPENDIX: GENERAL BUSINESS ACCOUNT AND TREASURY MANAGEMENT SERVICE PRICE LIST

Effective May 1, 2026

TREASURY MANAGEMENT SERVICES	
Business Online Banking / Information Reporting	
Business Online Monthly Maintenance	No Charge
Commercial Online Monthly Maintenance	\$50/month
Physical Security Tokens (new and replacement)	\$50/token ¹
Virtual Security Tokens	No Charge
Online Stop Payment	\$35/stop
Business Bill Pay Monthly Maintenance	No Charge
Bill Pay Payments	No Charge
Other Customized Information Reporting	As Quoted
Wire Transfer Services	
Commercial Online Wire Transfer Module Monthly Maintenance	\$30/month
Outgoing Online Domestic Wire	\$15/wire
Outgoing Online International \$USD or Foreign Exchange Wire	\$25/wire
Automated Clearing House (ACH)	
ACH Monthly Maintenance (Business Online Banking)	\$40/month
Online ACH Originated Debit or Credit	\$0.20/item
Same Day ACH Originated Debit or Credit	\$0.85/item
ACH Returned Item (with notification)	\$5/item
ACH Notification of Change (NOC)	\$5/item
ACH File Reversal or Deletion	\$20/file
ACH Item Reversal or Deletion	\$7.50/item
ACH Electronic Data Interchange (EDI) Reporting Monthly Maintenance	\$10/month/account
Fraud Protection Services	
Positive Pay	
Check & ACH Positive Pay Monthly Maintenance (first account)	\$40/month
Check & ACH Positive Pay Monthly Fee Additional Accounts	\$20/account
Check Positive Pay Monthly Maintenance (first account)	\$35/month

¹ Security tokens are required for processing ACH and wire transactions in Business Online and Commercial Online and may be required for other activities. Charges for physical security tokens are assessed at the time of issuance and cannot be offset by earnings allowance in account analysis.

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APPENDIX: GENERAL BUSINESS ACCOUNT AND TREASURY MANAGEMENT SERVICE PRICE LIST

Effective May 1, 2026

Check Positive Pay Monthly Fee Additional Accounts	\$20/account
ACH Positive Pay Monthly Maintenance (per account)	\$20/month
Positive Pay (ACH) Monthly Fee Additional Accounts	\$20/account
Reverse Positive Pay	
Check & ACH Positive Pay Monthly Maintenance (first account)	\$40/month
Check & ACH Positive Pay Monthly Fee Additional Accounts	\$20/account
Check Positive Pay Monthly Maintenance (first account)	\$35/month
Check Positive Pay Monthly Fee Additional Accounts	\$20/account
Direct Payables & Send Services	
Per Account Fees	
BAI2 Reporting SFTP Monthly Maintenance	\$30/month
ACH SFTP Monthly Maintenance	\$50/month
Domestic Wire Transfer SFTP Monthly Maintenance	\$40/month
Positive Pay SFTP Monthly Maintenance	\$40/month
Remote Deposit SFTP File Upload Monthly Maintenance	\$50/month
Setup Fees	
One Time Setup Fee ¹	\$1,000
Additional Service Setup Fee	\$500
Sweep Services	
Commercial Sweep Monthly Maintenance	\$125/month
Repurchase Agreement (REPO) Sweep Monthly Maintenance	\$150/month
Loan Sweep Monthly Maintenance	\$250/month
ICS Insured Cash Sweep Monthly Maintenance	\$125/month
Zero Balance Account (ZBA)	
ZBA Monthly Maintenance: Concentration (parent) Account	\$35/month
ZBA Monthly Maintenance: Subsidiary Account	\$22/month

¹ SFTP services subject to set-up fees, and additional charges for custom programming, as quoted.

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APPENDIX: GENERAL BUSINESS ACCOUNT AND TREASURY MANAGEMENT SERVICE PRICE LIST

Effective May 1, 2026

Remote Deposit Services (Desktop)²	
Remote Deposit Monthly Maintenance (includes 3 accounts)	\$35/month
Remote Deposit X9 File Upload Monthly Maintenance (per account)	\$50/month
Additional Accounts Monthly Fee	\$10/account
Single-Feed Scanner Provided	\$15/month
Multi-Feed Scanner Provided	\$40/month
Large Capacity Scanner Provided	As Quoted
RD Deposit Ticket	\$0.75/deposit
Deposited Items	\$0.12/Item
Business Mobile Remote Deposit (Mobile)	
Included with desktop Remote Deposit services listed above at no additional charge	No Charge
Monthly Maintenance (includes 3 accounts)	\$25/month
Additional Accounts Monthly Fee	\$10/account
Deposit Ticket Fee	No Charge
Deposited Items	\$0.10/Item
Cash Vault Services	
Cash Vault Standard Change Order	\$4.00
Cash Vault Nonstandard Late/Special Change Order	\$18.00
Cash Vault Order (wrap fee)	\$0.15/per roll
Cash Vault Standard Change Order	\$0.18/per \$100
Cash Vault Non-Standard Change Order	\$0.20/per \$100
Cash Vault Deposit	\$2.00
Cash Vault Deposit Adjustment	\$8.00
Cash Vault Currency and/or Coin Deposit	\$0.18/per \$100
Cash Vault Coin Deposit Standard Bag / Half Bag	\$3.00
Cash Vault Deposit Nonstandard Bag	\$8.00
Cash Vault Deposit (unwrapping fee)	\$0.15/per roll

² Deposit ticket and deposited item fees apply to all RD services shown.

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