

Welcome to Banner Bank



Information you must know about your
Bank of the Pacific personal accounts is enclosed.

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

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, stop by your existing branch 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 J. Grescovich", written in a cursive style.

Mark Grescovich
President and Chief Executive Officer



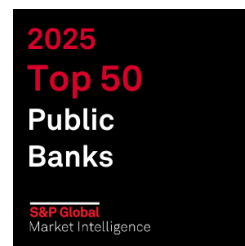
About Banner Bank

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 that fit your needs and lifestyle 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 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 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.

Key Dates and Tasks

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Now that Bank of the Pacific is part of Banner Bank, it's time to prepare for transitioning your accounts and services. This checklist and timeline will assist you.

Expanded Products and Services

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Learn about new products and services available to you as a Banner Bank client.

Branch Location Details

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Details about consolidating branches and all our locations in Washington, Oregon and throughout the West.

Account Details

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Important dates and information about your checking and savings accounts, checks, automatic deposits and payments, loans and other related services. **Your checking and savings account number(s) will not change, unless you've been previously notified.**

Debit Cards

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Watch for your Banner Bank debit card arriving by mail in late October to early November, and begin using it anytime after 8 a.m. on Monday, November 16, 2026.

Credit Cards

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Continue using your Bank of the Pacific credit card. It will continue to function without interruption until we convert it to Banner Bank in early 2027.

Online and Mobile Banking

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On November 16, 2026, your accounts and services will convert to Banner Bank, including your online and mobile banking and Bill Pay. Find out more about this transfer and the additional features available to you.

Home Loans, Personal Loans and Lines of Credit

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Loan numbers and payment addresses are changing. Please review this section for details, including when to begin sending payments to the new address.

Personal Account Options

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Explore other accounts available at Banner Bank. If you prefer to transition to a different type of account, please contact your local branch on or after Monday, November 16, 2026.

Additional Information About Banking with Us

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Statements, FDIC insurance and overdraft protection.

How to Reach Us

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Tips to Stop Fraud in its Tracks

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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 need 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. Additional information is available at [bannerbank.com/welcome-bank-of-the-pacific](https://www.bannerbank.com/welcome-bank-of-the-pacific)

**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 any time after 8 a.m. November 16, 2026.
 - ☐ Continue using your Bank of the Pacific debit card until 8 a.m. on November 16, 2026.

**Monday,
November 9, 2026**

- ☐ Last day to enroll in Bank of the Pacific Online Banking.

**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.

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

- ☐ 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.

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

- ☐ Begin using Banner 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 online banking account and security preferences under Settings.
 - ☐ Verify contact information (including email address) under Services > Change of Address.
 - ☐ Verify Bill Pay payee and schedule payment information, including the funding account.
 - ☐ Verify alerts, custom accounts and payee nicknames are correct.
 - ☐ Enroll in online statements under Accounts > Statements, Notices, Taxes.
- ☐ 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.

Notes:

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Expanded and Enhanced Products and Services

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

- **Expanded ATM and Debit Card Access** – You have access to our network of more than 140 ATM locations, contactless debit cards with customizable options and non-Banner Bank ATM surcharge rebates (number per month dependent on checking account type). Plus, we don't charge you to use non-Banner ATMs.
- **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.
- **Card Manager** – Instantly protect your debit card if it's lost, misplaced or stolen by simply turning it off within online and mobile banking or give us a call. You may also set spending limits 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 online banking, sign up for electronic statements and notices, make mobile check deposits, enroll in bill pay, manage your debit card, use our Personal Financial Management Tools and more at bannerbank.com/digital-banking-demos.
- **More Digital Payment Options** – Transfer money to external accounts and specify how you want online loan payments applied – as a regular payment, principal only or escrow only.
- **Personal Financial Management Tools** – This free service, fully integrated with our online and mobile banking, provides dynamic tools and data designed to help you reach your financial goals. Categorize your expenses, evaluate your spending, and aggregate accounts to get a full view of your finances.
- **Home Loans** – You'll have access to our knowledgeable team of experts who are ready to assist you with finding the best home loan for you. We offer a wide array of mortgages, including conventional, construction and renovation, FHA, VA, first-time homebuyer, land and lot, manufactured homes and much more. We also offer free homebuyer education workshops across our footprint. Learn more by visiting bannerbank.com/home-loans.
- **24-Hour Assistance by Chat or Phone** – Access our Banner Virtual Assistant within online and mobile banking Chat or by calling 800-272-9933. 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. weekdays).
- **MoneyWise Financial Wellness & Education** – Whether you're managing personal finances or running a business, use our free, one-stop resource filled with expert tips and guidance to help you improve your financial wellness and reach your goals. Check it out at bannerbank.com/financial-resources/moneywise.

Learn more about these and all our products and services at bannerbank.com.

Branch Locations

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. 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) 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 on 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

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 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**.

Direct Deposits

Your current direct deposits will continue uninterrupted. If you establish a new direct deposit after Friday, November 13, 2026, please be sure to use the **Banner Bank routing number: 323371076**.

Automatic Payments

Automatic payments, such as your gym membership or loan payments, that you have given permission to withdraw funds from your account(s), will continue uninterrupted, without any action on your part; however, we encourage you to update those transactions with the Banner Bank routing number: 323371076. If you use your Bank of the Pacific debit card for automatic payments, contact merchants or other digital payment providers (Zelle^{®1}, Venmo, PayPal, health clubs, cellular phone, etc.) and provide them with your new Banner Bank debit card number and expiration date after 8 a.m. PT on Monday, November 16, 2026.

Note: If you have recurring ACH transfers debiting a Bank of the Pacific account and crediting an account at another bank, these will need to be reestablished using another payment method such as External Transfers or Bill Pay.

Account Changes

We compared your current Bank of the Pacific account(s) and transitioned each to what we believe is the most closely matched Banner Bank account. For specifics on what your account(s) will be transitioned to, please refer to the "Understanding the Differences Between Bank of the Pacific and Banner Bank Products and Fees" booklet. Bank of the Pacific accounts will convert to Banner Bank accounts effective Monday, November 16, 2026.

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. For IRA accounts, owners will receive information in a separate letter. You will not receive accrued interest if your interest-bearing account is closed before interest is credited.

After November 16, 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).

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

Debit Cards

Bank of the Pacific Debit Card

If you currently have a Bank of the Pacific debit card or Health Savings Account card, you will receive a replacement Banner Bank MasterCard® 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 Banner Online and Mobile Banking.
- Optional personalization with an image of your choice.
- MasterCard® benefits, including ID theft protection.

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 is printed on a sticker attached to your card.

STOP

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

START

START using your Banner Bank debit card after 8 a.m. on 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 or 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. While the owners of other ATMs may impose a surcharge, Banner Bank may provide rebates of surcharges assessed by non-Banner-owned ATMs, anywhere in the United States, depending on your checking account type.

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 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.

Online and Mobile Banking

Banner Online and Mobile Banking provide convenient tools to access your accounts from anywhere.

Online and mobile banking access will not be available from 5 p.m. Friday, November 13, 2026 until 8 a.m. PT Monday, November 16, 2026.
During this time, you will be unable to view balances or transaction history.

The following information will not be immediately available through online banking:

- **Deposit Account Statements** – Up to 18 months of statement history will be available through online banking. November statements prepared prior to November 13, 2026, will not be immediately available for viewing. Historical account statements are expected to be available to view and print no later than November 20, 2026.
- **Images of Cleared Checks** – If you need images of checks that cleared against your account prior to November 13, 2026, we recommend you print or save them prior to November 13, 2026. Historical check images will not be available through online banking after this date.

Important Changes

Please note the following differences between Bank of the Pacific and Banner Bank online banking:

- **Electronic Statements** – If you currently receive electronic statements, **you will need to re-enroll** after Monday, November 16, 2026, to receive them. Bank of the Pacific offered 36 months of historical electronic statements and Banner Bank offers 18 months.
- **Bill Pay Transfers – Recurring and Scheduled Bill Pay Transfers (not Bill Payments—see page 13) established at Bank of the Pacific will not carry over to Banner Bill Pay because Banner manages transfers outside Bill Pay.** You may use Zelle® to send money to trusted individuals, or use the External Transfer service to transfer funds between your accounts at different financial institutions.
- **P2P Transfer Service** – Banner Bank does not offer this service, but you may use Zelle® to make payments to trusted individuals.
- **Zelle®¹** – The first time you access Zelle® through Banner Online Banking, you will be prompted to accept the Banner Zelle® Network agreement. When you select your mobile email token, respond 'Yes,' to the question asking if you want to transfer it from the Bank of the Pacific.
- **Mobile Deposit** – Banner offers Snapshot Deposit™ to make your mobile deposits. Deposit limits are five deposits totaling \$5,000 per day, and 20 per month totaling \$10,000, reduced from \$50,000.
- **Available Balance for Funds Transfers** – Bank of the Pacific used your total available balance, including overdraft protection and dynamic sweeps to calculate your available balance for funds transfers. We use your available balance, which is calculated by subtracting holds and memo debits and adding memo credits, and does not include overdraft sweeps.

Existing Banner Bank client?

If you are a client of both Bank of the Pacific and Banner Bank, and use online banking services with both banks, your existing Banner Bank online services will remain unchanged and your Bank of the Pacific online service will convert to our online banking. This may create a situation in which you have more than one online banking profile with us. If this is the case, please send us a secure message within online banking (Select "Message" from the menu) for assistance with merging these services. Also, please see page 21 for important information about FDIC Insurance.

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

Get Started with Online and Mobile Banking

We use multi-factor authentication for increased security when using 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 the email address or mobile device you established.

You may see more accounts in online and mobile banking than you are used to seeing. We display all accounts that are linked to you, including loans and business accounts. In addition, moving forward, more transactions will be available in your account history, increasing from 2 years/15,000 total transactions at Bank of the Pacific to 3 years/50,000 total online banking transactions/10,000 mobile banking transactions at Banner Bank.

Beginning Monday, November 16, 2026 at 8 a.m. PT

If you would like step-by-step demonstrations on how to enroll in Banner Online and Mobile Banking, reset a password and sign in, enroll in Electronic Statements and Bill Pay, and more, visit:

<https://www.bannerbank.com/digital-banking-demos>.

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. To verify your browser version provides adequate security, go to: <https://www.bannerbank.com/financial-resources/security/online-banking-security>.

Existing Online Banking Users: Sign in to online banking.

1. From the homepage of our website ([bannerbank.com](https://www.bannerbank.com)), select Online Banking and click 'Sign In.'
2. Use your current Bank of the Pacific online banking login ID unless we previously notified you that it has been changed because it's a duplicate or does not meet our login ID requirements. New login ID requirement: Must be between 8 and 18 characters.
3. Enter your current Bank of the Pacific online banking password. You will be prompted to change it later.
4. Choose a Secure Access Code delivery 'target' (a digital device that can receive text messages or an email address).
5. Enter the Secure Access Code you receive.
6. Update your personal profile information.
7. Create a new password.
New password requirements: Character length 10-20; lower case letter, upper case letter, number and special character required.
8. Read and accept the Banner Bank Online Banking Terms and Conditions.
9. Register your personal device, and you are ready to go.

New Online Banking Users: Enroll in online banking.

1. Visit [bannerbank.com](https://www.bannerbank.com) and click on 'Enroll in Online Banking.'
2. Select 'Personal.'
3. Fill out the form.
4. Follow steps 4-9 above.

Enroll in online bill payments.

1. Sign into online banking.
2. Click the 'Bill Pay' tab and select 'Bill Payment.'
3. Read and accept the online banking Consumer Bill Payment Agreement Terms and Conditions the first time you sign in.
4. Select your payment account.

Set up mobile banking for anytime access from your mobile device.

There is no separate registration requirement to use Banner Mobile Banking; however, you must be enrolled in Banner Online Banking.



1. Visit the app store for your mobile device and download the Banner Bank app.
2. 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).

Set up text banking.

Enjoy the convenience of text banking by following this easy process to enroll your mobile number.

1. Sign in to Banner online banking.
2. Select the 'Services' tab.
3. Select 'Text Enrollment.'
4. Toggle the enrollment button from off to on.
5. Enter your mobile phone number and agree to the terms.

Nickname your accounts with short codes.

1. Go to 'Settings.'
2. Select 'Account Preferences.'
3. Select the account you wish to enroll.
4. Select the SMS/Text tab.
5. Click or tap the SMS/Text Enrollment toggle to enroll the account.
6. Click the edit icon in the 'SMS/Text Display Name' field to give your account a nickname.

Access online statements

1. Sign in to Banner online banking.
2. Select the 'Transactions' tab in the left navigation bar.
3. Select 'Statements' and follow the on-screen instructions if you are enrolling for the first time.

Bill Payment Scheduling Tips and Changes

Our Bill Payment service is similar to your current online bill pay experience. Please note the following differences and details:

- You can begin using our bill payment service after 8 a.m. on Monday, November 16, 2026.
- Your payee information already established in Bank of the Pacific's bill payment system will automatically be available to you in our bill payment system.
- Recurring and future-dated payments already established in Bank of the Pacific's bill payment system will carry over to our bill payment system. **Please note: Banner does not offer, recurring or scheduled transfers between accounts in Bill Pay, so those transfers will not carry over.** You can make external transfers using our External Transfer service or using Zelle® to send payments to people you trust.

Bill Payment Scheduling Tips and Changes continued

- Established eBills will transfer to Banner Bank and will be available to view beginning at 8 a.m. on Monday, November 16, 2026.
- **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.**
- Bank of the Pacific could cancel your payment if you had insufficient funds or reach out to you to deposit more funds to process the payment. At Banner Bank, electronic payments are verified in real time. If enough funds aren't available, it will not process. The account will be checked for funds for three (3) days before the payment is automatically canceled.
- Funds for bill payments that are sent electronically will be withdrawn from your account 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 (**which may occur prior to the scheduled "pay by" date**).
- Bill payments submitted by 12 p.m. PT are included in current business day processing. Bill payments submitted after 12 p.m. PT are processed on the following business day.

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

Additional Online and Mobile Banking Benefits

When you are enrolled in our online and mobile banking, all the features and tools below are available to you:

Secure Live Chat – Available from desktops and mobile devices beginning Monday, November 16, 2026, at 8 a.m.

24-Hour Virtual Assistant – Our virtual assistant can answer many of your banking and account questions 24-hours a day, 7 days a week.

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).

Electronic Statements & Notices – Access your statements 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. Once logged in, simply expand the 'Transactions' menu, click 'Statements, Notices, Taxes' and follow the on-screen instructions. If you were signed up for electronic statements at Bank of the Pacific, you will need to re-enroll to receive them from Banner.

External Transfers – Transfer money to and from your Banner accounts and those you own at other U.S. financial institutions.

Snapshot Deposit™ – Use your mobile device to deposit checks through our mobile banking app.

Personal Financial Management Tools – This free service provides dynamic tools and data designed to help reach your financial goals. Categorize your expenses, evaluate your spending, and aggregate accounts to get a full view of your finances. View step-by-step demos at bannerbank.com/digital-banking-demos.

Want to learn more about all that's possible with Banner Online and Mobile Banking?

Watch demos at bannerbank.com/digital-banking-demos or contact our experts using secure chat within online or mobile banking or by calling us at 800-272-9933.

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

Home Loans, Personal Loans and Lines of Credit

There are no changes to the terms and conditions of your loan(s), including note rate, term, payment and payment due date. If you have a personal line of credit, there may be changes in terms and conditions which will be separately communicated.

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. You will receive a separate statement for your loan or line of credit, rather than a combined statement with checking and/or savings accounts.

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.

Additional Information about Loans and Lines of Credit

New Loan Statement

Beginning November 14, 2026, mail your payment to the address above. If you have been billed for a payment prior to this date, but want to remit after the systems conversion date, please use the payment stub from your Bank of the Pacific statement, but still send the payment to the above address.

Loan Number

Your loan number will be reflected on your monthly billing statement. Please note that home loan numbers will change. If you currently use electronic bill pay service to pay your loan, you will need to update the payee name and the address to Banner Bank. Your monthly billing statement will continue to arrive on its current schedule.

Lines of Credit

If your credit line has an annual fee, it will be added to your principal balance, and be disclosed on your periodic statement and billed in addition to your normal minimum payment. Upon payment of the annual fee, your principal balance will be reduced accordingly. Interest will not accrue on the annual fee.

Due to possible cycle date changes, your initial Banner line of credit statement may reflect a smaller or larger interest billing amount. Please refer to your statement for specific details on the number of days included in that first 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.

Automatic Payments

If you currently make automatic payments to your Bank of the Pacific loan from your checking account, this service will continue uninterrupted, without any action on your part. 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 online and mobile banking. If you do not currently use online or mobile banking, you may enroll at [bannerbank.com](https://www.bannerbank.com) or by visiting any branch on or after November 16, 2026.

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

Payments by Mail

If you currently mail your payment, you may continue to do so, but update the mailing address to Banner Bank at the above address. For your convenience, you may also make payments at any Banner branch.

Personal Account Options

Through a careful process, your account(s) will transition to the Banner 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 Products and Fees" booklet** included with this mailing to see specifics on what your account(s) will be transitioned to at Banner Bank. If you prefer a different account, we're happy to make that change, simply contact us on or after November 16, 2026, so we may assist you.

CHECKING ACCOUNTS

All checking accounts include free online banking, bill pay service, mobile banking, a MasterCard® debit card, Snapshot Deposit™, bank-by-phone and electronic statements, 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. We offer many personal checking account options:

Banner's Best Checking

- \$12 monthly service charge¹, 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, credited monthly)
- Free digital and paper statements and free check images in paper statements
- Free MasterCard® debit card
- No Banner Bank charge to use your Banner Bank debit card at ATMs owned by others, plus unlimited reimbursements of surcharges assessed by non-Banner-owned ATMs, anywhere in the United States³
- No fee to use Banner Bank ATMs
- Free Banner online and mobile banking
- 0.25% bonus for CDs (excludes CD specials)⁴
- 0.50% rate reduction on consumer loans (requires automatic payment from any Banner Bank checking account established prior to account closing), subject to credit approval. Excludes 1-4 family mortgages and credit cards
- \$300 off closing costs for Banner Bank home loans
- Free Banner-logo wallet or duplicate checks (standard shipping included)
- 50% off annual safe deposit box rental fee (where available) when paid automatically from your Banner's Best Checking account
- Free cashier's checks and money orders (funds must be drawn from your Banner's Best Checking account)
- Connected Savings account with no monthly service charge: \$25 opening deposit and at least \$25/month transfer from your Banner's Best Checking account required for monthly service charge waiver

¹ Monthly service charge waived for November 2026.

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

³ Please notify us before planned international travel.

⁴ On selected terms and applies to both new certificates of deposit and to renewals.

CHECKING ACCOUNTS continued

Rewards Checking

- \$6 monthly service charge¹
- Free MasterCard® debit card
- No Banner Bank charge to use your Banner debit card at ATMs owned by others, plus receive up to six (6) reimbursements per calendar month of surcharges assessed by non-Banner-owned ATMs, anywhere in the United States²
- No fee to use Banner Bank ATMs
- Free Banner online and mobile banking
- IDProtection – Identity theft monitoring and resolution service
- Cell phone protection for your primary line and up to three (3) additional lines
- Up to \$10,000 of Accidental Death and Dismemberment Insurance
- 0.50% rate reduction on new consumer loans (requires automatic payment from any Banner Bank checking account established prior to account closing), subject to credit approval. Excludes 1-4 family mortgages and credit cards
- \$300 off closing costs for Banner Bank home loans
- Clients age 65 and older pay just shipping and handling cost for Banner-logo wallet checks
- \$15 off annual safe deposit box rental fee (where available) when paid automatically from your Rewards Checking account
- Connected Savings account with no monthly service charge: \$25 opening deposit and at least \$25/month transfer from your Rewards Checking account required for monthly service charge waiver
- Free digital statements, \$2 for paper statements³/\$4 with check images

Connected Checking

- \$4 monthly service charge¹, waived with:
 - ✓ \$500 minimum daily balance, OR
 - ✓ \$500 or more in direct deposits (1 or multiple) per statement cycle, OR
 - ✓ Any account owner is 24 or younger
- Free MasterCard® debit card
- No Banner Bank charge to access ATMs owned by others, plus receive up to two (2) reimbursements per calendar month of surcharges assessed by non-Banner-owned ATMs, anywhere in the United States²
- No fee to use Banner Bank ATMs
- 0.50% rate reduction on new consumer loans (requires automatic payment from any Banner Bank checking account established prior to account closing), subject to credit approval. Excludes 1-4 family mortgages and credit cards
- \$300 off closing costs for Banner Bank home loans
- Free Banner online and mobile banking
- Clients age 65 and older pay just shipping and handling cost for Banner-logo wallet checks
- \$15 off annual safe deposit box rental fee (where available) when paid automatically from your Connected Checking account
- Connected Savings account with no monthly service charge: \$25 opening deposit and at least \$25/month transfer from your Connected Checking account required for monthly service charge waiver
- Free digital statements, \$2 for paper statements³/\$4 with check images

¹ Monthly service charge waived for November 2026.

² Please notify us before planned international travel.

³ Paper statement fees will be waived through January 31, 2027.

CHECKING ACCOUNTS continued

Banner's Digital Account

- \$3 monthly service charge¹
- Free MasterCard® debit card
- No Banner Bank charge to use your Banner debit card at ATMs owned by others. Third-party ATM owner may assess a fee
- No fee to use Banner Bank ATMs
- 0.50% rate reduction on new consumer loans (requires automatic payment from any Banner Bank checking account established prior to account closing), subject to credit approval. Excludes 1-4 family mortgages and credit cards
- \$300 off closing costs for Banner Bank home loans
- Free Banner online and mobile banking
- \$15 off annual safe deposit box rental fee (where available) when paid automatically from your Banner's Digital checking account
- Connected Savings account with no monthly service charge: \$25 opening deposit and at least \$25/month transfer from your Banner's Digital Account required for monthly service charge waiver
- Free digital statements, \$2 for paper statements⁵
- No overdraft or dormant account fees. If there are not enough funds to cover a transaction, the transaction will automatically be declined
- No check writing

SAVINGS ACCOUNTS, CERTIFICATES OF DEPOSIT, & IRA

We offer many savings account, certificate of deposit and IRA options. You'll earn interest on any savings account, whether you're looking for a money market, certificate of deposit or a high yield savings account – our highest earning traditional account.

High Yield Relationship Savings

- Requires a Banner Bank Checking account and \$25,000 minimum opening deposit (new money)
- \$10 monthly service charge¹, waived with:
 - ✓ \$5,000 minimum daily balance
 - ✓ \$10,000 average daily combined checking/savings relationship deposit balance²
- Our best tiered interest rates, compounded daily and credited quarterly
- Free Banner online and mobile banking
- Unlimited withdrawals in person or by ATM
- Free electronic and paper statements
- Link to your Banner Bank checking account for overdraft protection³

Banner's Best Savings

- \$10 monthly service charge¹, waived with:
 - ✓ \$5,000 minimum daily balance
- Tiered interest rates, compounded daily and credited quarterly⁴
- Free Banner online and mobile banking
- Unlimited withdrawals in person or by ATM
- Free electronic and paper statements
- Link to your Banner Bank checking account for overdraft protection³

¹ Monthly service charge waived for November 2026.

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

³ Subject to funds availability. Overdraft protection by line(s) of credit subject to credit approval and limited to residents of Washington, Oregon, Idaho or California.

⁴ Compounded daily and credited quarterly unless statement is combined with a checking account then savings account is paid on collected balance and credited at the statement cycle which could be monthly.

⁵ Paper statement fees will be waived through January 31, 2027.

SAVINGS ACCOUNTS AND CERTIFICATES OF DEPOSIT continued

Connected Savings

- \$3 monthly service charge¹, waived with:
 - ✓ \$100 minimum daily balance, OR
 - ✓ \$25 automatic monthly transfer from your Banner Bank checking account, OR
 - ✓ Account owner is 24 or younger
- Competitive interest rates compounded daily and credited quarterly⁴
- Free Banner online and mobile banking
- Unlimited withdrawals in person or by ATM
- Free electronic statements, \$2 for paper statements²
- Link to your Banner Bank checking account for overdraft protection³

Money Market Savings

- \$10 monthly service charge¹, waived with:
 - ✓ \$1,000 minimum daily balance
- Tiered interest rates, compounded daily and credited monthly
- Free Banner online and mobile banking
- Free electronic and paper statements
- Unlimited withdrawals in person or by ATM
- Link to your Banner Bank checking account for overdraft protection³

Health Savings Account (HSA)

- \$3 monthly service charge¹, waived with:
 - ✓ \$2,500 minimum daily balance
- Tiered interest rates, compounded daily and credited monthly
- Free Banner online and mobile banking
- Free electronic and paper statements

Certificate of Deposit

- Competitive interest rates, compounded daily
- Available in terms from 3 months to 60 months

Individual Retirement Account

- Competitive interest rates, compounded daily
- Available in terms from 3 months to 60 months
- No IRA annual fee
- Contributions may be tax deferred (consult a tax advisor)

¹ Monthly service charge waived for November 2026.

² Paper statement fee waived through January 31, 2027.

³ Subject to funds availability. Overdraft protection by line(s) of credit subject to credit approval and limited to residents of Washington, Oregon, Idaho or California.

⁴ Compounded daily and credited quarterly unless statement is combined with a checking account then savings account is paid on collected balance and credited at the statement cycle which could be monthly.

Additional Information About Banking with Us

Security and Fraud Prevention

The safety and security of your personal and financial information is a top priority for us. **We have all the information we need to safely and efficiently transition your accounts to Banner Bank and will not contact you to request account information.**

If someone contacts you asking questions about your accounts or personal details, please do not respond and notify us by calling us at 800-272-9933.

Learn more about how you can protect yourself from financial fraud by visiting our Security and Fraud Prevention hub at <https://www.bannerbank.com/financial-resources/security>.

Statements

Your final Bank of the Pacific deposit account statement will be produced as a paper statement Friday, November 13, 2026, 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. PT weekdays.

You can enroll in electronic statements and notices beginning 8 a.m., Monday, November 16, 2026. Once logged into online banking, expand the 'Transactions' menu, click 'Statements' and follow the on-screen instructions. You will be able to access historical statements no later than November 20, 2026.

If you currently have accounts that require IRS reporting, 2026 year-end tax reporting documents will be sent to you in early 2027 from Banner Bank.

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.

Please note: Loans and lines of credit receive separate statements, rather than being included on your deposit account statement.

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.

FDIC Insurance Coverage continued

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 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 Line of Credit and Checking accounts – Should your checking account become overdrawn, funds will be transferred from your linked Personal or Home Equity 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>.

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.**

Banner Bank Routing Number

323371076

Branches

Please continue to contact your branch team 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

New Options:

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

Access Bank-by-Phone at 800-527-6435 any time, 24 hours a day, 7 days a week, for automated account information, check and transaction confirmations, account transfers and more.

Email¹

Online Banking Questions:
online@bannerbank.com

General Banking Questions:
bannerbank@bannerbank.com

Real Estate Loan Questions:
homeloans@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 being a victim of cybercrime:

- **Act slowly.** Always verify the authenticity of emails, text or phone calls before acting—especially from organizations you do business with, like your bank.
- **Check your account balances.** Monitor your accounts daily to check for purchases and other activity you didn't authorize.
- **Don't click unexpected links.** Always use known links (e.g., from a browser bookmark) you've verified independently before replying to an email, text or other communication.
- **Keep your software updated.** Install and regularly update antivirus software to prevent viruses and malware from gaining access to your system.
- **Sign up for Banner Online Banking.** Once you sign up, you can view your balance on the go, sign up for alerts and set debit card controls to protect your Banner debit card.
- **See something suspicious?** If you see something suspicious on your accounts, call us right away at 800-272-9933, weekdays from 7 a.m. to 7 p.m. PT. If your credit or debit card has been compromised, please call the phone number on the back of your card.

Resources to bookmark:



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



Learn how to get the most out of our online and mobile safety features with our interactive demos at bannerbank.com/financial-resources/digital-banking-demos



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
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.

PERSONAL CHECKING ACCOUNTS

PREVIOUS ACCOUNT NAME	PREVIOUS ACCOUNT FEATURES	NEW ACCOUNT NAME	NEW ACCOUNT FEATURES
Pacific Checking		Connected Checking	
Monthly Service Charge:	\$5.95/\$3.95 if 60 or older	Monthly Service Charge:	\$4
Monthly Service Charge Waivers:	• \$500 minimum daily balance; OR • 12 debit card purchase transactions per statement cycle; OR • Enrolled in eStatements	Monthly Service Charge Waivers:	• \$500 minimum daily balance; OR • \$500 Direct Deposit; OR • Age 24 and younger
Interest:	Non-interest bearing	Interest:	Non-interest bearing
Paper Statement Fee:	No fee	Paper Statement Fee:	<i>\$2/\$4 with check images</i> Waived if 65 or older
		Other Features:	• No fee to use non-Banner ATMs • Up to two (2) reimbursements per calendar month of surcharges assessed by non-Banner owned ATMs in the United States¹ • Online Banking, Mobile Banking with Snapshot Deposit™, Bill Pay, Zelle® • For clients age 65+: just pay shipping and handling cost for Banner logo wallet checks • Connected Savings Account monthly service fee is waived with an automatic funds transfer from your Banner checking account of at least \$25/month • \$15 safe deposit box discount (with autopay from Connected Checking account) • 0.50% rate reduction on new Consumer Loans by establishing an automatic payment from any Banner Bank checking account prior to loan closing²

¹ Surcharges assessed by non-Banner ATMs will be reimbursed by Banner Bank to client account.

² Subject to credit approval. Does not include 1-4 Family Mortgage or credit cards (excludes loan rate specials).

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.

PERSONAL CHECKING ACCOUNTS

PREVIOUS ACCOUNT NAME	PREVIOUS ACCOUNT FEATURES	NEW ACCOUNT NAME	NEW ACCOUNT FEATURES
Pacific Cash Rewards Checking Monthly Service Charge: Monthly Service Charge Waivers: Interest: Paper Statement Fee: Other Features:	\$7.95 • \$25,000 combined average daily balance per statement cycle¹; OR • 12 debit card purchase transactions per statement cycle; AND eStatements; AND 1 ACH or Direct Deposit transaction per statement cycle Non-interest bearing No fee • Cash Back Rewards (\$0.10 for each debit card transaction that posts and settles during the monthly cycle) • Up to \$20 ATM surcharge and ATM fee reimbursements • Cash rewards and ATM reimbursements issued once you have met the Pacific Rewards Checking - Cash Rewards qualifications during the monthly qualification cycle: - o 12 debit card purchases - o 1 ACH/Direct Deposit posted - o Enrolled in eStatements	Connected Checking Monthly Service Charge: Monthly Service Charge Waivers: Interest: Paper Statement Fee: Other Features:	\$4 • \$500 minimum daily balance; OR • \$500 Direct Deposit; OR • Age 24 and younger Non-interest bearing \$2/\$4 with check images Waived if 65 or older • Cash back rewards not offered • No fee to use non-Banner ATMs • Up to two (2) reimbursements per calendar month of surcharges assessed by non-Banner owned ATMs in the United States¹ • Online Banking, Mobile Banking with Snapshot Deposit™, Bill Pay, Zelle® • For clients age 65+: just pay shipping and handling cost for Banner logo wallet checks • Connected Savings Account monthly service fee is waived with an automatic funds transfer from your Banner checking account of at least \$25/month • \$15 safe deposit box discount (with autopay from Connected Checking account) • 0.50% rate reduction on new Consumer Loans by establishing an automatic payment from any Banner Bank checking account prior to loan closing²

¹ Surcharges assessed by non-Banner ATMs will be reimbursed by Banner Bank to client account.

² Subject to credit approval. Does not include 1-4 Family Mortgage or credit cards (excludes loan rate specials).

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.

PERSONAL CHECKING ACCOUNTS

PREVIOUS ACCOUNT NAME	PREVIOUS ACCOUNT FEATURES	NEW ACCOUNT NAME	NEW ACCOUNT FEATURES
Pacific Rate Rewards Checking Monthly Service Charge: Monthly Service Charge Waivers: Interest: Paper Statement Fee: Other Features:	\$7.95 • \$25,000 combined average daily balance per statement cycle¹; OR • 12 debit card purchase transactions per statement cycle; AND eStatements; AND 1 ACH or Direct Deposit transaction per statement cycle Tiered interest; Qualifying higher tier interest paid if the following conditions are met during statement cycle: • 12 debit card purchases • 1 ACH or Direct Deposit posted • Enrolled in eStatements No fee • \$20 ATM surcharge and ATM fee reimbursements if interest payment conditions above are met during statement cycle	Banner's Best Checking Monthly Service Charge: Monthly Service Charge Waivers: Interest: Paper Statement Fee: Other Features:	\$12 • \$5,000 minimum daily balance; OR • \$10,000 average daily balance; OR • \$25,000 average daily combined balance for checking/savings relationship¹ Tiered rate interest (Interest rates and annual percentage yields (APYs) 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 .) No fee • No fee to use non-Banner ATMs • Unlimited reimbursements of surcharges assessed by non-Banner owned ATMs in the U.S.² • Free Banner logo wallet checks • Connected Savings Account monthly service fee waived with an automatic funds transfer from your Banner checking account of at least \$25/month • No cost for cashier's checks or money orders funded from this account • 50% safe deposit box discount (with autopay from Banner's Best account) • Earn 0.25% over posted rates on new and renewed Certificates of Deposit and 0.50% rate reduction on new Consumer Loans by establishing an automatic payment from any Banner Bank checking account prior to loan closing³

¹The average daily checking/savings relationship balance includes all of the primary account owner's checking, savings and money market accounts at Banner Bank on which they are a primary or joint account owner.

² Surcharges assessed by non-Banner ATMs will be reimbursed by Banner Bank to client account.

³ Subject to credit approval. Does not include 1-4 Family Mortgage or credit cards (excludes loan rate specials).

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.

PERSONAL CHECKING ACCOUNTS

PREVIOUS ACCOUNT NAME	PREVIOUS ACCOUNT FEATURES	NEW ACCOUNT NAME	NEW ACCOUNT FEATURES
Pacific Premier Checking		Banner's Best Checking	
Monthly Service Charge:	\$35	Monthly Service Charge:	\$12
Monthly Service Charge Waivers:	\$50,000 combined average daily balance per statement cycle¹	Monthly Service Charge Waivers:	\$5,000 minimum daily balance; OR \$10,000 average daily balance; OR \$25,000 average daily combined balance for checking/savings relationship¹
Interest:	Tiered interest	Interest:	Tiered interest (Interest rates and annual percentage yields (APYs) 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 Features:	- Up to \$20 ATM surcharge fee reimbursements when enrolled in electronic statements - Cash Back Rewards (\$0.10 bonus for each debit card transaction that posts and settles during the monthly statement cycle once enrolled in electronic statements)	Other Features:	<i>Cash back rewards not offered</i> - No fee to use non-Banner ATMs - Unlimited reimbursements of surcharges assessed by non-Banner owned ATMs in the U.S.² - Free Banner logo wallet checks - Connected Savings Account monthly service fee waived with an automatic funds transfer from your Banner checking account of at least \$25/month - No cost for cashier's checks or money orders funded from this account 50% safe deposit box discount (with autopay from Banner's Best account) - Earn 0.25% over posted rates on new and renewed Certificates of Deposit and 0.50% rate reduction on new Consumer Loans by establishing an automatic payment from any Banner Bank checking account prior to loan closing³

¹ The average daily checking/savings relationship balance includes all of the primary account owner's checking, savings and money market accounts at Banner Bank on which they are a primary or joint account owner.

² Surcharges assessed by non-Banner ATMs will be reimbursed by Banner Bank to client account.

³ Subject to credit approval. Does not include 1-4 Family Mortgage or credit cards (excludes loan rate specials).

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.

PERSONAL CHECKING ACCOUNTS

PREVIOUS ACCOUNT NAME	PREVIOUS ACCOUNT FEATURES	NEW ACCOUNT NAME	NEW ACCOUNT FEATURES
Pacific Access Checking		Banner's Digital Account	
Monthly Service Charge:	\$10	Monthly Service Charge:	\$3
Monthly Service Charge Waivers:	N/A	Monthly Service Charge Waivers:	N/A
Interest:	Non-interest bearing	Interest:	Non-interest bearing
Paper Statement Fee:	No fee	Paper Statement Fee:	\$2 Waived if account owner is 65 or older
Other Features:	Unlimited check writing	Other Features:	• No check writing; branch withdrawals allowed • No fee to use non-Banner ATMs • Online Banking, Mobile Banking with Snapshot Deposit™, Bill Pay, Zelle® • Connected Savings Account monthly service fee is waived with an automatic funds transfer from your Banner checking account of at least \$25/month • \$15 safe deposit box discount (with autopay from Banner's Digital Account) • 0.50% rate reduction on new Consumer Loans by establishing an automatic payment from any Banner Bank checking account prior to loan closing¹

¹Subject to credit approval. Does not include 1-4 Family Mortgage or credit cards (excludes loan rate specials).

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SAVINGS ACCOUNTS

PREVIOUS ACCOUNT NAME	PREVIOUS ACCOUNT FEATURES	NEW ACCOUNT NAME	NEW ACCOUNT FEATURES
Essential Savings		Connected Savings	
Quarterly Service Charge:	\$9 per quarter	Monthly Service Charge:	\$3 per month
Quarterly Service Charge Waivers:	\$300 minimum daily balance per statement cycle	Monthly Service Charge Waivers:	• \$100 minimum daily balance; OR • \$25 automatic transfer from personal checking; OR • Age 24 and younger
Interest:	Tiered rates	Interest:	<i>One rate for all balances</i> (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:	\$2 Waived if account owner is 65 or older

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SAVINGS ACCOUNTS

PREVIOUS ACCOUNT NAME	PREVIOUS ACCOUNT FEATURES	NEW ACCOUNT NAME	NEW ACCOUNT FEATURES
Easy Saver		Connected Savings	
Monthly Service Charge:	No fee	Monthly Service Charge:	\$3
Monthly Service Charge Waivers:	No minimum balance requirement.	Monthly Service Charge Waivers:	• <i>\$100 minimum daily balance; OR</i> • <i>\$25 automatic transfer from personal checking; OR</i> • <i>Age 24 and younger</i>
Interest:	One rate for all balances	Interest:	One rate for all balances (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:	\$2 Waived if account owner is 65 or older

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SAVINGS ACCOUNTS

PREVIOUS ACCOUNT NAME	PREVIOUS ACCOUNT FEATURES	NEW ACCOUNT NAME	NEW ACCOUNT FEATURES
Youth Savings Monthly Service Charge: Monthly Service Charge Waivers: Interest: Paper Statement Fee:	No fee N/A; Account converts to Essential Savings when account owner turns 18 One rate for all balances No fee	Connected Savings Monthly Service Charge: Monthly Service Charge Waivers: Interest: Paper Statement Fee:	\$3 • \$100 minimum daily balance; OR • \$25 automatic transfer from personal checking; OR • Age 24 and younger One rate for all balances (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 .) \$2 Waived if account owner is 65 or older

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SAVINGS ACCOUNTS

PREVIOUS ACCOUNT NAME	PREVIOUS ACCOUNT FEATURES	NEW ACCOUNT NAME	NEW ACCOUNT FEATURES
Money Market Account		Money Market Savings	
Monthly Service Charge:	\$10	Monthly Service Charge:	\$10
Monthly Service Charge Waivers:	Average daily balance of \$2,500	Monthly Service Charge Waivers:	Minimum daily balance of \$1,000
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

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SAVINGS ACCOUNTS

PREVIOUS ACCOUNT NAME	PREVIOUS ACCOUNT FEATURES	NEW ACCOUNT NAME	NEW ACCOUNT FEATURES
Health Savings Account (HSA)		Health Savings Account (HSA)	
Monthly Service Charge:	\$3	Monthly Service Charge:	\$3
Monthly Service Charge Waivers:	N/A	Monthly Service Charge Waivers:	Minimum daily balance of \$2,500
Interest:	Variable rate interest, Minimum balance requirement of \$300 to earn 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

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SAVINGS ACCOUNTS

PREVIOUS ACCOUNT NAME	PREVIOUS ACCOUNT FEATURES	NEW ACCOUNT NAME	NEW ACCOUNT FEATURES
Golden Passport		Banner's Best Savings	
Quarterly Service Charge:	\$10 per quarter	Monthly Service Charge:	<i>\$10 per month</i>
Quarterly Service Charge Waivers:	Minimum daily balance of \$2,500	Monthly Service Charge Waivers:	<i>Minimum daily balance of \$5,000</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 Features:	0.15% interest rate bonus on CDs	Other Features:	<i>CD Bonus not offered</i>

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SAVINGS ACCOUNTS

PREVIOUS ACCOUNT NAME	PREVIOUS ACCOUNT FEATURES	NEW ACCOUNT NAME	NEW ACCOUNT FEATURES
Christmas Club		Connected Savings	
Monthly Service Charge:	No fee	Monthly Service Charge:	\$3
Monthly Service Charge Waivers:	N/A	Monthly Service Charge Waivers:	• \$100 minimum daily balance; OR • \$25 automatic transfer from personal checking; OR • Age 24 and younger
Interest:	One rate for all balances	Interest:	One rate for all balances (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:	\$2 Waived if account owner is 65 or older
Other Features:	Annual distribution of funds via check or account transfer. Please note: Final annual distribution is scheduled for November 5, 2026.	Other Features:	<i>Annual distribution of funds is not available,</i> but there is no cost for withdrawals, and any established automatic monthly transfers to former Christmas Club accounts will continue to this account.

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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

¹When 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.

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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

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

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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	\$35 (check only; 24-month life) \$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

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