Application for a Banner Business Cash Rewards Mastercard®* Credit Card Account

Company Information

To learn about how we collect and use your application and account data, including personal information, please review our privacy policy at www.bannerbank.com/privacy-policy, which includes our California Consumer Privacy Act Notice for California residents. A printed copy is available upon request.

Business Legal Name

Desired Business Name on Card
(Business Name as it will appear on Card, limit 25 characters)

Federal Tax Payer ID Number

Business Physical Address (no P.O. Box address is allowed)

City | State | ZIP Code

Business Mailing Address (if different from Physical Address)

City | State | ZIP Code

Business Phone Number[1]

Business Email Address[1]

Business Legal Structure:

- ☐ Sole Proprietor
- ☐ Corporation
- ☐ Non-Profit Organization
- ☐ General Partnership
- ☐ Limited Partnership
- ☐ Limited Liability Company (LLC)
- ☐ Limited Liability Partnership (LLP)
- ☐ Government Entity
- ☐ Trust
- ☐ Other:

6 digit NAICS Code
See www.naics.com/search for assistance with NAICS Codes and include all 6 digits of the code into this field

Business Description

Date Company Established (MM/YYYY) | Date Business Owned Since (MM/YYYY) | Gross Annual Revenue $

Number of Employees
(Enter the number of all additional employees, not including yourself.
Enter "0" if you're the only employee)

[1] By providing a telephone number, including but not limited to a cellular (mobile) telephone number, you agree that we (including companies working on our behalf) have your express consent to contact you or the Company at the number provided about any of the Company's Banner Bank accounts, and that we may use text messaging, artificial or prerecorded voice messages and automatic dialing technology to call you for any non-telemarketing purpose, including but not limited to informational, account servicing, and collection calls. Message and data rates may apply.

**Mastercard is a registered trademark of Mastercard International Incorporated*

Other Account Setup Information

Rush Card Delivery

☐ Yes † ☐ No

† A $25 Rush Card Fee for each card's expedited delivery will be charged according to the Summary of Credit Terms enclosed with the Application

Authorized Company Representative / Owner

A plastic card will be issued to the person listed in this section as Authorized Company Representative / Owner. This person will be identified as Primary Cardholder and will be automatically authorized to access Rewards Program to view and redeem Cash Back Rewards.

First Name Middle Name Last Name Suffix

Physical Address (no P.O. Box address is allowed)

City State ZIP Code

Email Address (if different from Email Address on page 1)

Social Security Number Date of Birth (MM/DD/YYYY) % of Business Owned

Annual Household Income[1]

Business Role

☐ Member ☐ Manager

☐ Owner ☐ Officer ☐ Other

[1] Include all income available to you. If under age 21, include only your own income. Income includes wages, retirement income, investments, rental properties, etc. Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation

Authorized Company Representative / Owner

ACKNOWLEDGMENT:

By signing this application, I – as Authorized Company Representative/Owner identified above and on behalf of the Company – agree to all terms, authorizations and disclosures provided by this Application; and certify and agree that to the best of my knowledge, all information provided is complete and correct, and that:

1. I am lawfully acting as a representative of the Company and have the authority to bind the Company to its obligations in connection with a business credit card Account;
2. I authorize Banner Bank to obtain credit bureau reports that Bank will use when considering this application for credit. I also authorize Bank to obtain credit bureau reports and any other information about Company in connection with the extensions of credit on the Company account and the administration, review or collection of the Company account. If I ask, Bank will tell me the name and address of the credit bureau from which Bank obtained a report. I also authorize Bank to verify my employment, income and other relevant information.
3. I have reviewed, understand, and agree to the Summary of Credit Terms in connection with this application, which contains important rate, fee, and other information regarding the credit card account;
4. If a credit card account is opened for the Company as a result of this application, the Company and the Authorized Representative/Owner will comply with their respective obligations under the applicable Business Credit Card Agreement and will ensure that any of the Company's employees or others who use the business credit card account comply with the obligations of the Business Credit Card Agreement;

Authorized Company Representative Signature **Date**

Bank Internal Use Only

Branch #

Banker

Banker's Comments:

Summary of Credit Terms - Banner Bank Business Cash Rewards Mastercard® Credit Card

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**0.00%** introductory APR for the first 6 months from account opening. After that, your APR will be **14.49%** to **19.49%** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**14.49%** to **19.49%** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**22.49%** This APR will vary with the market based on the Prime Rate.
Penalty APR	**None**
Paying Interest	Your due date is at least 25 calendar days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	There will be no minimum charge.
Fees	
Annual Fee	**None**
Transaction Fees	
• Balance Transfer	Either **$10** or **4%** of the amount of each Balance Transfer, whichever is greater.
• Cash Advance	Either **$10** or **4%** of the amount of each Cash Advance, whichever is greater.
• International Transaction Fee	**2%** of each transaction in U.S. dollars
Penalty Fees	
• Late Payment	**$35**
• Over-the-Credit Limit	**$20**
• Returned Payment	**None**
Other Fees	
• Rush Card Fee	**$25** per card
Minimum Payment Due	**3%** of the statement balance or **$40**, whichever is greater

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

The information about the costs of the card described in this application is accurate as of December 11, 2025. This information may have changed after that date. To find out what may have changed, please call us at 1-800-790-2755.

How Variable Interest Rates Are Determined: Except for any introductory rates, the rates shown above are variable rates and determined by a combination of the Prime Rate added to a margin. The "Prime Rate" used is the highest Prime Rate published in the "Money Rates" section of The Wall Street Journal (the Index). On the 10th of each month, we identify the U.S. Prime Rate published in the Index. Your new APR will be adjusted as of the first day of the billing cycle following the first full month after the new U.S. Prime Rate has been identified. If the Prime Rate increases, the Regular APR will increase. As a result, the Interest Charges, the Total Minimum Payment Due, and the number of payments to pay off your balance may also increase. Because the Prime Rate may vary, your variable interest rate will go up or down if the Prime Rate changes. We add 7.74% - 12.74% to the Prime Rate to determine the APRs on Purchases and Balance Transfers. We add 15.74% to the Prime Rate to determine the APR on Cash Advances. Prime Rate: Variable APRs are based on the 6.75% Prime Rate as of 12/11/2025.

SEE NEXT PAGE for additional terms and conditions.

Additional Terms and Conditions

If an account is opened, you will receive a Banner Bank Business Mastercard Credit Card Agreement ("Card Agreement") with your card(s). You agree to the terms of the Card Agreement by: using the account or any card, authorizing their use, or making any payment on the account. We have the right to change the account terms (including the APRs) in accordance with your Card Agreement. Go to www.bannerbank.com/financial-resources/terms-and-tips to view the full terms of the Card Agreement.

You must be at least 18 years old and you and the company named on the account must have a valid Social Security Number or Taxpayer Identification Number, in order to qualify for a Banner Bank Business Mastercard Card. The company named on the account and its Authorized Company Representative / Owner will be jointly and severally liable for repayment of all amounts due on the account. Use of the account, including for purchases and other transactions, must be primarily for business purposes only, and not for personal, family, or household purposes. Information we collect about you, including business and personal information, is governed by our privacy policy, which can be found at www.bannerbank.com/privacy-policy.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person and/or entity that opens an account. What this means to you: When you open an account, we will ask for your and/or your business's legal name, address, date of birth (for individuals), tax identification number, and other information that will allow us to identify you and/or your business. We may also ask to see your driver's license or other identifying documents. For businesses, we may ask for copies of certified articles of incorporation, an unexpired government-issued business license, a partnership agreement, or other documents that indicate the existence and standing of the entity.

BALANCE TRANSFERS

If approved, you may be eligible to make a balance transfer(s) at the time you open your account from credit card accounts or other types of accounts with other financial institutions. Balance transfers may not be used to pay off or pay down any Banner Bank accounts, either opened in your name or any other person. Allow at least three weeks from account opening for processing a balance transfer.

Balance transfers are subject to a balance transfer fee as well as other finance charges, which are incurred from the transaction date of the balance transfer. See the Card Agreement for additional balance transfer terms and restrictions.

TruRewards® Program Terms and Conditions

The following is a summary of key terms and conditions for the Banner Bank TruRewards Program ("Program").

You will receive complete TruRewards Terms and Conditions with your account opening materials if your application is approved. Your Banner Bank Credit Card ("Rewards Card") will be automatically enrolled into the Program. There is no cost for Program participation. You may choose not to take advantage of the Program and not to redeem rewards, but you cannot cancel your participation in the Program. If your Credit Card is closed, cancelled, or terminated, the positive cash rewards balance in TruRewards Account will be forfeited and cannot be transferred to another TruRewards Account. Eligibility in the Program is restricted to individuals who have a Rewards Card statement address within the 50 United States, the District of Columbia or any U.S. Possession or Territory.

Earning Points

"Cash Rewards" (or "Rewards") are the rewards you earn on qualified purchases under the Program. Cash Rewards are tracked as points ("Points") and credited to the Cardholder(s)'s account with Banner Bank ("Bank"). You may simply see "Cash Rewards" in marketing materials when referring to the Rewards you earn. When you access the Program Website to see your Rewards balance, it will be reflected as Points.

Points are earned on Qualifying Transactions. Qualifying Transactions are purchases of products and services, minus returns or refunds, made with a Rewards Card. The following types of transactions are not considered Qualifying Transactions and thus will not earn Points: balance transfers, cash advances or cash-like transactions, interest charges, fees of any kind, that Bank charges for Rewards Card servicing. If more than one card is issued for the same Rewards Card account, the Points earned from each card will automatically be pooled together into one available Point balance.

You will earn a **$300 introductory Cash Rewards bonus** following your first $3,000 in Qualifying Transactions posted within 3 months after the opening of your Reward Card account. You will receive 30,000 Points with this bonus offer.

You will earn **2%** Cash Rewards on Business Expenses. You will receive 2 Points for each $1.00 spent on Business Expense purchases posted to your Rewards Card account. After you (or persons authorized by you) make $25,000 in Business Expense purchases with the Rewards Card in a calendar year, you will earn 1.5 points for each $1.00 spent on Business Expense purchases for the remainder of the calendar year.

You will earn **1.5%** Cash Rewards on all other purchases. You will receive 1.5 points for each $1.00 spent on all other purchases that are not Business Expense purchases.

Rewards Redemption

For a current list and description of available rewards, as well as the number of points necessary to obtain such reward, and to redeem Cash Rewards, Authorized Company Representative / Owner or designated administrator(s) will need to visit the Program website by clicking on Credit Card TruRewards within the Company's Banner Bank Online Banking once a new Credit Card Account is opened for you.

To be eligible to redeem Cash Rewards, the Rewards Card account must be open (meaning not closed, canceled or terminated for any reason) and the Rewards Card cannot have any other status preventing authorizations.

Points Expiration

Cash Rewards do not expire.

Program Changes

We reserve the right to change these Program Terms and Conditions, as well as the Points required for a Reward within the Program, or terminate the Program, at any time and without prior notice except where required by law. At the Bank's option, Point redemption options may be changed, restricted, limited, expired or canceled at any time without prior notice.