

Business Accounts Schedule of Fees

Account Services

Account Reconciliation (per hour)	
\$10.00 minimum.....	\$25.00
Check Images in Paper Statements (per month)	\$3.00
Deposited Item Return.....	\$9.00
Re-Deposited Item.....	\$9.00
Overdraft or Returned Item (per item, based on available* balance) ...	\$35.00
Overdraft Protection Transfer from Deposit Account (per day).....	\$9.00
Overdrawn Balance	
Interest Rate	WSJ Prime + 5.00%
Research (per hour)	
\$10.00 minimum.....	\$30.00
Research Items (per copy)	\$2.00
Special Handling of Account (per month)..	\$5.00
Statement Copy/Form 1099.....	\$5.00
Stop Payment	\$35.00

Checks/Drafts/Transfers

Canadian Draft	\$20.00
Cashier's Check	\$6.00
Re-issue (if lost, additional documentation required)	\$10.00
Foreign Draft	\$35.00
Money Order	\$3.00
Wire Transfer**	
Incoming	\$15.00
Outgoing - Domestic	\$30.00
Outgoing - International	\$50.00
Research or Tracers	\$25.00

*Please refer to the Payment Order of items disclosure for explanation of available balance. This is provided at the time of new account and upon request.

**For businesses with high wire volume, ask about our lower cost Online Wire options.

Other Services/Fees

ACH Return/Notice of Change (NOC)	\$4.00
ATM/Debit Card Replacement (after 1)	\$5.00
Debit Cards - International Transactions ...	1.10%**
Debit Card Replacement (Rush).....	\$25.00
Check Cashing (Non-Client)	3%/Minimum \$5
Check Collection (incoming and outgoing)	
Domestic	\$40.00
International (includes Fed Ex)	\$50.00
Dormant Account Fee (per month after 12 months of no client account activity).....	\$5.00
Foreign Currency Exchange	
Canadian (Client)	No Charge
Canadian (Non-Client)	10%/Minimum \$2
Non-Canadian	\$25.00
Levy/Garnishment	\$100.00
Safe Deposit Box	
Rental	Annual rental fee varies by box size
Late Fee (charged 14 days after due date) ..	\$5.00
Drill Fee.....	Cost plus \$50.00
Key Replacement.....	\$25.00
Zipper Bag	\$5.00

***When using ATMs outside the U.S., there is a 1.10% Currency Conversion fee, which is based on the U.S. dollar amount. If you plan to use your Banner Bank debit card when traveling internationally, please notify us before you travel so we can adjust card restrictions.

Contact Us

If you have questions, please visit
your local branch or contact us at:

Toll Free
1-800-272-9933

Banner Bank-by-Phone
1-800-527-6435

Online banking and website
bannerbank.com

Email
bannerbank@bannerbank.com

Fee Schedule Effective February, 2019

Business Checking



bannerbank.com

Business Checking Accounts

All checking accounts require \$100 minimum opening balance.

Account Features	Basic Business Checking	Complete Business Checking	Complete Plus Business Checking	Analyzed Checking ⁶
Monthly Service Charge Waived with:	\$0 N/A	\$11 \$5,000 minimum daily balance or Average \$20,000 daily checking/ savings relationship deposit balance ¹	\$75 \$75,000 minimum daily balance	\$16 No
Item Processing Limit ² Fee for additional items	125 \$0.30 per item	275 \$0.20 per item	400 \$0.40 per item	No Charges for activity
Interest on balances	No	Option with \$13 per month service charge	N/A	No
Access to Treasury Management Services	No	Yes, Service Bundles noted below	Yes, Service Bundles noted below	Full availability
Treasury Management Bundles	No	<p>Bundle #1: \$29 per month - Includes 2 Online outgoing Domestic Wires and 10 outgoing ACH per month (Additional wires - \$20/ wire; excess ACH items \$0.50/item)³</p> <p>Bundle #2: \$29 per month - Includes Remote Deposit Capture with single feed scanner</p> <p>Bundle #3: \$29 per month Includes Positive Pay (ACH/Check)</p>	<p>Bundle #1: \$0 per month - Includes 4 Online outgoing Domestic Wires (Additional wires - \$20/wire). Includes 4 Incoming Domestic Wires (Additional wires \$15/wire). Includes 40 ACH Transactions items (Additional ACH items \$0.50/item)³</p> <p>Bundle #2: \$0 per month - Includes Remote Deposit Capture with single feed scanner</p> <p>Bundle #3: \$0 per month Includes Positive Pay (ACH/Check)</p>	No
Checks	20% discount on initial order	20% discount on initial order	20% discount on initial order	20% discount on initial order
Bill Pay	\$4 per month (includes 10 payments) then \$0.45 per payment after 10	\$4 per month (includes 10 payments) then \$0.45 per payment after 10	No charge	\$6 per month (includes 10 payments) then \$0.55 per payment after 10
Cash and Coin Transaction Limit	\$10,000 per statement cycle	\$20,000 per statement cycle	\$25,000 per statement cycle	Charges for activity
Transaction Charges	Above \$10,000 \$0.15/\$100	Above \$20,000 \$0.15/\$100	Above \$25,000 \$0.15/\$100	Yes

Additional Benefits

Free Banner Online Banking, Mobile Banking⁴, Banner Bank-by-Phone, and access to Mastercard[®] Commercial Credit Card⁵

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

²Item processing limit includes all transactions and items deposited.

³Subject to credit approval.

⁴Check with your mobile service provider for message and data rates.

⁵Subject to credit approval and limited to current Banner Bank deposit clients, or residents of Washington, Oregon, Idaho, and California.

⁶Earnings allowance calculated on collected balances may offset service charges.