

# Business Accounts Schedule of Fees

## Account Services

Account Reconciliation (per hour)	
\$10.00 minimum.....	\$25.00
Bank to Bank Transfer (Online)	
Incoming.....	No Charge
Outgoing.....	\$2.00
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
International 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

## Other Services/Fees

ACH Return/Notice of Change (NOC).....	\$3.00
ATM/Debit Card Replacement (after 1)....	\$5.00
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
Gift Card	
per card.....	\$4.00
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
Secure ID Key (Enhances Security for Online Banking)	
Consumer Use (per month).....	\$2.50
Key Replacement.....	\$25.00
Zipper Bag.....	\$5.00

Contact your local branch to pre-authorize  
Banner Bank debit cards for international usage.

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

## 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, 2018



bannerbank.com

## Business Checking



Better ideas. Better banking.

## Business Checking Accounts

All checking accounts require \$100 minimum opening balance.

Account Features	Basic Business Checking	Complete Business Checking	Analyzed Checking <sup>5</sup>
Monthly Service Charge	\$0	\$11	\$16
Waived with:	N/A	\$5,000 minimum daily balance or Average \$20,000 daily checking/ savings relationship deposit balance <sup>1</sup>	No
Free Item Processing Limit	125	275	No
Fee for additional items	\$0.30 per item	\$0.20 per item	Charges for activity
Interest on balances	No	Option with \$13 per month service charge	No
Access to Treasury Management Services	No	Yes, bundles available, and additional Treasury Management Services available at published prices	Full availability
Treasury Management Bundles	No	<b>Bundle #1:</b> \$29 per month - Includes 2 outgoing Domestic Wires and 10 outgoing ACH per month (Additional wires - \$20/ wire; excess ACH items \$0.50/item) <sup>2</sup>  <b>Bundle #2:</b> \$29 per month - Includes Remote Deposit Capture with single feed scanner <sup>2</sup>	No
Checks	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	\$6 per month (includes 10 payments) then \$0.55 per payment after 10
Cash and Coin			
Transaction Limit (Combined Cash-in and Cash-out)	\$10,000 per statement cycle	\$20,000 per statement cycle	Charges for activity
Transaction Charges	Above \$10,000 \$0.15/\$100	Above \$20,000 \$0.15/\$100	Yes
Additional Benefits	Free Banner Online Banking, Mobile Banking <sup>3</sup> , Banner Bank-by-Phone, and access to MasterCard® Commercial Credit Card <sup>4</sup>		

<sup>1</sup>Relationship balances include all of the Business's checking and savings accounts.

<sup>2</sup>Subject to approval; account per item charges may apply to outgoing ACH items.

<sup>3</sup>Check with your mobile service provider for message and data rates.

<sup>4</sup>Subject to credit approval and limited to current Banner Bank deposit clients, or residents of Washington, Oregon, Idaho, Utah, and California.

<sup>5</sup>Earnings credited on collected balances may offset service charges.