

# 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.

## 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

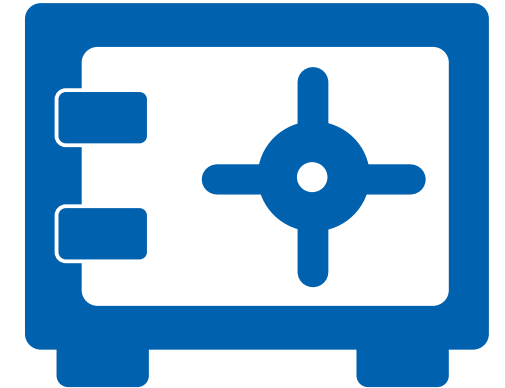
Email  
bannerbank@bannerbank.com

Fee Schedule Effective February, 2018



bannerbank.com

## Business Savings



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

## Business Savings Accounts

All savings accounts require \$100 minimum opening balance.

Account Features	Business Savings	Business Money Market	Banner's Best Savings
Monthly Service Charge	\$5	\$10	\$10
Waived with:	\$500 minimum daily balance	\$2,500 minimum daily balance	\$5,000 minimum daily balance
Interest on Balances	Yes (no tiering) Compounded daily and credited quarterly	Tiered Compounded daily and credited monthly	Tiered Compounded daily and credited quarterly
Withdrawal Fee	First 6 free. \$5 per withdrawal after 6 per month <sup>1</sup>	First 6 free. \$5 per withdrawal after 6 per month <sup>1</sup>	First 6 free. \$5 per withdrawal after 6 per month <sup>1</sup>
Deposit Item Fee	\$0.20 per item fee (first 25 free)	\$0.20 per item fee (first 25 free)	\$0.20 per item fee (first 25 free)
Additional Benefits	Unlimited withdrawals in person or by ATM Direct Deposit available Link to your Banner checking account for overdraft protection <sup>2</sup>	Unlimited withdrawals in person or by ATM Direct Deposit available Link to your Banner checking account for overdraft protection <sup>2</sup>	Unlimited withdrawals in person or by ATM Direct Deposit available Link to your Banner checking account for overdraft protection <sup>2</sup>

Free Banner Online Banking, Mobile Banking<sup>3</sup>, and Banner Bank-by-Phone with all Business Savings Accounts

<sup>1</sup>You may make as many in-person withdrawals at a teller window or Automated Teller Machine (ATM) as you wish. Savings and money market account withdrawals are limited to federal regulations. You may make no more than six (6) pre-authorized, automatic, electronic, ACH, telephone, online or wire withdrawals or transfers, or payment by check, debit card, or similar order payable to third parties per monthly statement cycle. There will be a \$5 excessive withdrawal fee when these limits are exceeded.

<sup>2</sup>Subject to transaction limits and funds availability.

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

Savings accounts do not permit any significant deposit or withdrawal of cash.