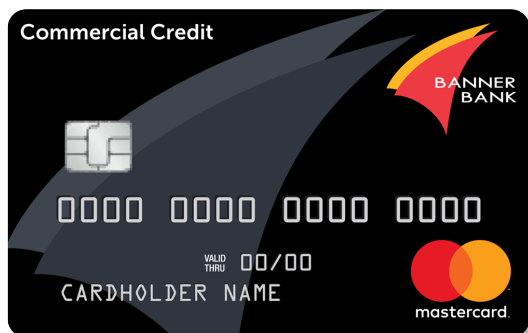


The Banner Bank Commercial Mastercard®



Benefits for Your Business

Worldwide Acceptance — Your Commercial Mastercard is accepted at millions of locations around the world and provides added security of chip technology.

Easy Online Management — Access account and company level information online, improving your ability to manage business expenses. Visit bannerbank.com for details.

Auto Rental Collision Damage Waiver — When you charge the cost of a rental car to your Commercial Mastercard, you'll receive automatic coverage from Mastercard.*

Travel Accident Insurance — Protection of up to \$250,000 in travel accident coverage whenever you charge the full amount of your travel tickets to your Commercial Mastercard.*

Purchasing Benefits — Including extended warranty coverage and purchase assurance coverage.

Free Additional Cards — No charge for additional cards for employees (without rewards).

Owned and Serviced by Banner Bank

Local Client Service — In addition to 24/7 phone support, you can also get help from your local branch team.

Straight-Forward Terms and Conditions — Fixed interest rate, reasonable late and over-limit fees.

Local Payment Options — Mail payments or drop them off at your local branch.

*Certain restrictions and exclusions apply. Insurance coverage underwritten by New Hampshire Insurance Company, an AIG company. Only available to residents of Oregon, Washington, Idaho, and California.

SUMMARY OF CREDIT CARD ACCOUNT TERMS

Annual Percentage Rate (APR) for Purchases	11.99%
Other APRs	Bank and ATM Cash Advance APR: 18.00%
Grace Period for Purchases	25 days (provided you have paid in full the New Balance Total from the previous statement by its Payment Due Date).
Balance Calculation Method for Purchases	Average daily balance (including new purchases).
FEES	
Annual Fee	Mastercard Commercial Card: No annual fee. Mastercard Commercial Rewards Card: \$10 annual fee per card with the first fee at account opening.
Cash Advance Fee	No Fee.
International Transaction Fee	1.10% of each transaction in U.S. dollars.
Other Fees	Late Payment Fee: \$20 Overlimit Fee: \$20
Minimum Finance Charge	No minimum.

THIS INFORMATION IS ACCURATE AS OF APRIL 2020 AND MAY CHANGE. TO FIND OUT WHAT MAY HAVE CHANGED, CALL 800-790-2755.

All account terms are governed by the Credit Card Agreement sent with the card. Account and agreement terms are not guaranteed for any period of time. All terms, including the APRs and fees, may change in accordance with the credit card agreement and applicable law. Banner Bank will allocate your payments to purchases, and then to cash advances.

CREDIT REPORTS: You agree that BANNER BANK may obtain both individual and business credit reports for purposes of processing your application or serving your account in the future. You authorize BANNER BANK to share with others, to the extent permitted by law, its credit experience with you. You authorize BANNER BANK, in determining your eligibility for credit and future credit extensions, to verify your employment, income, and all other information provided, and to obtain information about you, including your residence address, from other creditors, credit bureaus, employers, and third parties.

IMPORTANT INFORMATION ABOUT 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 who opens an account. What this means for you: When you open an account we will ask for your name, address, date of birth and other information (including your Social Security or Tax Payer Identification Number) that allows us to identify you. We may ask to see your driver's license or other identifying documents when appropriate.

Commercial Mastercard TruRewards®

Get rewarded for the way you do business.



Reward Redemption

To redeem TruRewards points for rewards, visit the program website at bannertrurewards.com or call 1-866-243-4974.

TruRewards Account Activity. You can view your TruRewards account activity online by visiting bannertrurewards.com, or by clicking on TruRewards within the Banner Bank online banking website. The website will show the number of points you have in your TruRewards account, the recent qualifying purchases made with your enrolled card, and any redemption activity.

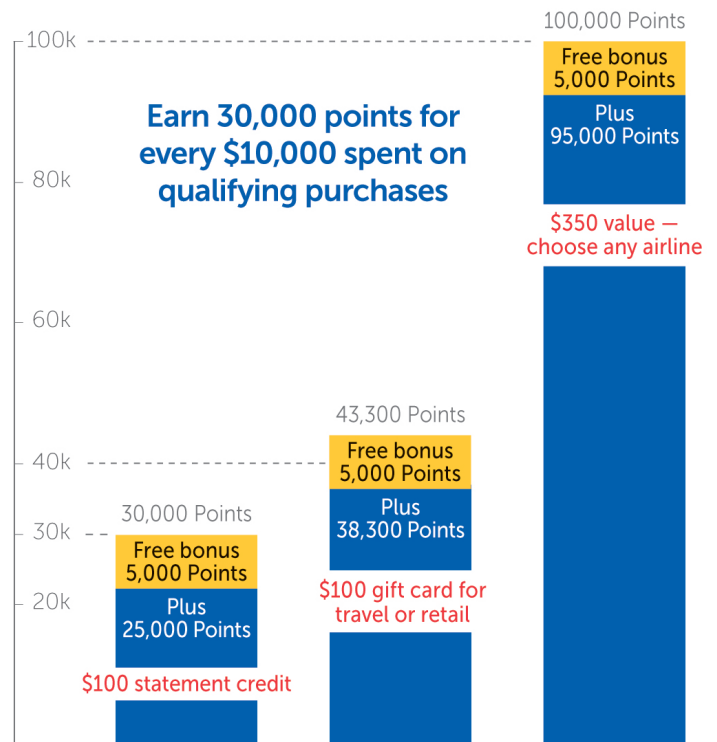
Disclaimers and Limitations. Program terms may change. Banner Bank is not responsible for any disputes between or involving joint cardholders or authorized users relating to points, redemption for rewards, or use of rewards. Rewards are provided by a variety of merchants. We are not responsible for the quality or performance of rewards of the products or merchandise purchased or obtained with the rewards.

Purchase amounts, including tax, will be rounded to the nearest whole dollar amount to determine the number of points to be posted to your TruRewards Account. Cash advances, balance transfers, or payments made for payment instruments that can be readily converted to cash, do not earn points. Points have no cash or other value, except to obtain Rewards as set forth below, and are valid for 5 years. Rewards are subject to availability.

Benefit from your Business Spending.

Earn 3 TruRewards points for every dollar you spend with your card. Redeem points for cash back statement credits, gift cards, or airline travel.

“Cash back statement credits” are earned at a rate equal to 1% of your qualified spending.



APPLICATION FORM

for a Banner Bank Commercial Mastercard®

Branch Name/Number _____

Employee Name _____

APPLICANT

Business Name _____ Tax ID # _____

Business Mailing Address _____ City _____ State _____ ZIP code _____

Physical Address _____ City _____ State _____ ZIP code _____

(if mailing address is a PO Box)

Business Phone _____ Email Address _____

Specific Description of Business: _____

Business Legal Structure (i.e. Sole Prop, Corporation, LLC, etc): _____

Year Company Started _____ Number of Employees _____ Gross Annual Revenue \$ _____

CARD SET-UP INFORMATION

Individuals at company authorized to request additional cards and/or limit increases:

Name _____ Phone Number _____

Name _____ Phone Number _____

Name of company as it should appear on card _____

(limit 25 characters)

Billing Date: What statement closing date would you prefer for your company accounts? Middle of Month End of Month

ACCOUNT MANAGEMENT OPTIONS

Payment Method:

 Company Level Billing:

Combined statement with roll-up balance of all accounts
Balance(s) due in full each month

 Individual Cardholder Billing:

Individual statement for each cardholder
(Allows option for revolving credit)

Cardholder Restrictions:

Does your company want to restrict cardholders from obtaining cash advances? Prohibit Cash Advances

Online Access:

 Add Commercial Card Online Management Access

Company Online Access Request:

Types of company access: (specify you want below for each administrator):

- **View Only Access** allows a Company Administrator to:

- View all company cardholders balances and credit limits;
- View transactions on any company credit card;
- Download transactions on any/all company credit cards;
- View online statements for any company credit card;
- Make online payments to any company credit card; and
- Set up automatic payments on accounts.

- **Enhanced Access** provides the Company Administrator with these additional capabilities (in addition to all View-Only Access features):

- Increase and decrease individual cardholders (real time; within the company's overall credit limit);
- Close an existing credit card;
- Request replacement cards;
- Add Cash Advance access;
- Request new cardholder additions; and
- Manage spending restrictions by Merchant Category Code (MCC).

Administrator 1: Select Access type: View-Only or Enhanced

First Name _____ Last Name _____

Mailing Address _____ City _____ State _____ ZIP Code _____

Phone _____ Email Address _____

Administrator 2: Select Access type: View-Only or Enhanced

First Name _____ Last Name _____

Mailing Address _____ City _____ State _____ ZIP Code _____

Phone _____ Email Address _____

 Add TruRewards® to my cards – \$10 annual fee per card.

Designate how you want your TruRewards points credited:

- Establish a TruRewards account for each individual card (default).
- Establish one TruRewards account. Credit all points earned to (list authorized user):



CREDIT CARDS ISSUED TO THE FOLLOWING AUTHORIZED USERS

If you are requesting more than 6 cards, please attach a separate sheet with the required information for each cardholder. Cards will initially be issued only to listed authorized users. The persons you list below are designated as authorized users. For each card issued, you must designate an individual credit limit. The individual credit limits will be added to determine the total credit limit (credit limits are subject to approval). Social Security numbers are used only for cardholder identification.

Authorized User Name(s)	Cell Phone # (Used for Notice)	Social Security # (Used for ID Validation)	Email Address	Credit Limit Requested
				\$
				\$
				\$
				\$
				\$
				\$
Total Credit Limit:				\$

AUTHORIZED APPLICANT INFORMATION (Required)

By signing below, the primary Cardholder is signing as an authorized representative on behalf of Applicant. In that capacity, such person certifies that the information in this application is true and correct and that he/she has full power and authority to sign this application on behalf of Applicant. If the Applicant is an organization, an authorized individual must sign on behalf of Applicant. Applicant and each person signing below: 1) Requires that Commercial Mastercard Credit Cards be issued in reliance on this application; 2) Agrees to comply with the card agreement furnished with the cards; 3) Agrees that Banner Bank may obtain additional information from credit bureaus and other lawful sources to verify the creditworthiness of Applicant and the undersigned. Applicant shall be liable for repayment of all amounts due on any and all accounts opened in response to this application or subsequently on behalf of Applicant.

First Name _____ Last Name _____
 Social Security Number _____ Date of Birth _____ Officer Title _____
 Authorized Applicant's Signature _____ Date _____

GUARANTY (Required)

"Guarantor" means the undersigned guarantor of the obligations of the Applicant to Banner Bank, "Applicant" means the applicant in this application, "Bank" means Banner Bank, its successors and assigns, and "Obligations" means all indebtedness, liabilities and obligations whatsoever of applicant owing to Bank in connection with the Commercial Mastercard Credit Card Account(s) established pursuant to this application, if this application is approved by Bank.

Guarantor absolutely and unconditionally guarantees payment to Bank when due (whether by scheduled maturity, required prepayment, acceleration, demand or otherwise) of the Obligations, without set-off, counterclaim, recoupment or deduction of any amount. Guarantor waives all suretyship defenses with respect to the Obligations. Without limitation, Guarantor waives any right to require Bank to: make any presentment, protest, demand, or notice of any kind; resort for payment or proceed directly or at once against any person; proceed directly against or exhaust any collateral held by Bank from Applicant, any guarantor, or any other person; to pursue any other remedy within Bank's power; or to commit any act or omission of any kind, or at any time, with respect to any matter whatsoever. Guarantor hereby consents that Bank may without further consent or disclosure and without affecting or releasing the obligations of Guarantor hereunder: waive or delay the exercise of any rights or remedies of Bank against Applicant; waive or delay the exercise of any rights or remedies of Bank against any surety or guarantor; renew, extend, waive or modify the terms of any Obligation or the obligations of any surety or guarantor, or any instrument or agreement evidencing the same; apply payments received from Applicant or any surety or guarantor or from any collateral, to any indebtedness, liability, or obligations of Applicant or such sureties or guarantors whether or not an Obligation hereunder.

Guarantor: 1) Requests that Commercial Mastercard Credit Cards be issued in reliance on this Guaranty, 2) Agrees that Bank may obtain additional information from credit bureaus and other lawful sources, to verify the creditworthiness of Guarantor.

First Name _____ Last Name _____
 Social Security Number _____ Date of Birth _____ Percentage Business Owned: _____
 Annual Household Income \$ _____ Bank Deposits \$ _____ Liquid Investments \$ _____
 Guarantor's Signature _____ Date _____

Bring your completed application to your Relationship Manager, local Banner Branch or mail to:

Banner Bank
PO Box 2181
Walla Walla, WA 99362-0181

For total credit limits exceeding \$50,000, please include the most recent two years business and guarantor tax returns (personal guarantees are required for owners 20% holding or more). Complete additional applications for additional guarantors.

