

ELECTRONIC FUNDS TRANSFER

Your Rights & Responsibilities for your ATM Card (“ATM Card”) or Mastercard® Debit Card¹ (“Debit Card”) (collectively, “Card”)

The full Electronic Fund Transfer disclosure, provided at the time of opening your account, outlines the types of electronic transactions we are capable of handling for consumers; some of which may not have applied to your account. As part of our policy of issuing a new electronic access device for your account, we are providing this modified disclosure, which outlines the specific elements of the full Electronic Fund Transfer disclosure applicable to Card activity. Some of these may not be available at all terminals. Please read this disclosure carefully because it reminds you of your rights and obligations for Card transactions. You should keep this notice for future reference.

ATM Transfers

You may access your account(s) by ATM using your Card and personal identification number to:

- Make deposits to checking and/or savings accounts;
- Get cash withdrawals from checking and/or savings accounts - you may withdraw no more than \$750 per day;
- Transfer funds from checking or savings accounts to other checking or savings accounts; or
- Get checking and/or savings account information.

Some of these services may not be available at all terminals.

Point-of-Sale Transactions

Using your Debit Card, you may access your checking account to:

- Purchase goods in person, by phone, or by computer;
- Pay for services in person, by phone, or by computer;
- Get cash from a merchant, if the merchant permits;
- Get cash from a participating financial institution; and
- Do anything that a participating merchant will accept.

You may not exceed more than \$5,000 in transactions per day.

You may not use your ATM Card for point-of-sale transactions.

Documentation

Terminal Transfers

You can get a receipt at the time you make transfer to/from your account using any:

- Automated Teller Machine (ATM)
- Point-of-Sale terminal

You may not get a receipt if the amount of the transfer is \$15 or less.

In addition, you will get a monthly account statement from us, unless no electronic transactions occur in a particular statement period. In any case you will get a statement at least quarterly.

Additional Information

In addition to those limitations on transfers elsewhere described, if any, the following limitations apply Your Billing Rights

- All withdrawals, cash advances, POS transactions, and other debit transactions processed electronically are subject to the availability of funds in your account. The available balance includes any amount available through an overdraft protection product or service linked to your account (e.g., savings account, line of credit or another checking account); it is reduced by temporary holds, such as for recently authorized transactions, and other holds, such as for collateral or for recently deposited items per our Funds Availability Policy. When you make a Card transaction the merchant generally attempts to obtain an authorization. If your available balance is sufficient, a temporary hold (described below) is placed on your account for the authorized amount of the Card transaction, which reduces your available balance. The current or ledger balance of your account is not reduced by the amount of the Card transaction until the transaction is presented to and paid by the bank.

¹ Mastercard® is a registered trademark of Mastercard International, Incorporated.

Temporary /Pending Holds. *Whether you make a PIN-based or a signature-based Card transaction, the available balance in your account will be temporarily reduced by the authorized transaction amount for the earlier of 3 business days or when the transaction is presented to us for payment. If the presented transaction differs from the authorized amount, the temporary hold will remain for the full 3 business days. If the transaction is not presented within 3 business days, the temporary hold will end and the available balance will be increased by the transaction amount that was authorized.*

International Transactions & Exchange Rates

When you use your Card in an international transaction, if currency conversion is necessary, the currency conversion will use either a government-mandated exchange rate or a wholesale exchange rate selected by Mastercard. The currency conversion rate Mastercard generally uses is the rate for the applicable currency in effect on the transaction date. In limited situations, particularly where Mastercard transaction processing is being delayed, Mastercard may instead use the rate for the applicable currency in effect on the day the transaction is processed.

A 1.1% combined fee for a Currency Conversion Assessment and an International Service Assessment will also be charged.

Amendments and Change in Terms

We may from time to time amend these Terms to the extent allowed by applicable federal and state law. We will notify you by mail (or email if you have consented) of such amendments and when they will become effective. Use of your Card on or after the effective date of an amendment constitutes your acceptance of the change.

Additional Information about Your Card

Your Card must not be used for any unlawful purpose, including the purchase of goods or services prohibited by local law. We reserve the right, but are not obligated, to reject any internet gaming, gambling, lottery or similar transaction. Without limiting the foregoing, we reserve the right, but are not obligated, to reject any transaction we reasonably believe to be unlawful or attempted in connection with any transaction we reasonably believe to be unlawful. If any such transaction is not rejected, we are authorized to debit your account. We will not be liable if you engage in any illegal transaction.

Fees

ATM Operator / Network Fees

When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer). We do not charge a separate fee when you use your Card at an ATM or through an electronic payment network we do not own.

Financial Institution's Liability

Liability for failure to make transfers

If we do not complete a transfer to/from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses and damages. However, there are some exceptions.

We will not be liable, for instance, if:

- You do not have enough money in your account (not due to our fault);
- The transfer would go over the credit limit on a linked line of credit;
- The ATM where you are making the transfer does not have enough cash;
- The terminal or system was not working properly and you knew about the breakdown when you started the transfer;
- Circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that were taken; or
- There may be other exceptions stated in our agreement with you.

Unauthorized Transfers

Consumer Liability

Tell us at once if you believe your Card or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit).

If you tell us within **2 business days** after you learn of the loss or theft of your Card or code, you can lose no more than **\$50** if someone used your card and/or code without your permission.

Also, if you do NOT tell us within **2 business days** after you learn of the loss or theft of your Card or code, and we can prove that we could have stopped someone from using your Card or code without your permission if you had told us, you could lose as much as **\$500**.

Also, if your statement shows transfers that you did not make, including those made by Card, code, or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

Mastercard® Debit Card: Additional Limits on Liability for Consumers

You will not be liable for any unauthorized transactions using your Mastercard Debit Card if:

- You can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft; and,
- Upon becoming aware of a loss or theft, you promptly report the loss or theft to us.

Contact in the event of unauthorized transfer

Call or write to us if you believe:

- Your Card or code has been lost or stolen.
- A transfer has been made using the information from your Card without permission.

Error Resolution Notice

In case of errors or questions about your electronic transfers, contact us as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than **60 days** after we sent the FIRST statement on which the problem or error appeared.

You may contact us the following ways.

Toll Free Phone: 1-800-272-9933
Monday-Friday from 7am-7pm Pacific Time

Secure Message: Submit a secure message using your Banner Bank Online Banking Access

Mailing Address: Banner Bank
Attn: Electronic Disputes PO Box 907
Walla Walla WA 99362

Our business days are Monday – Friday, excluding Holidays

When you contact us, please be prepared with or explain the following:

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within **10 business days**.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign initiated transactions, we may take up to 90 days to investigate your complaint or questions. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within 3 business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may request copies of the documents that we used in our investigation.