



Secure Electronic Document Disclosure Agreement

The following information represents the Secure Electronic Document Disclosure Agreement (“Agreement”) between you and Banner Bank for delivery of secure electronic documents by Banner Bank. Please read this entire Agreement prior to enrolling in eStatements. If you would like to print a copy for your records, visit bannerbank.com/terms-and-conditions.

This Agreement is made between you and Banner Bank for electronic delivery of any of the documents (agreements, disclosures, statements, notices etc.) associated with your Banner Bank account(s) accessible, either currently or in the future, through Banner Bank Online Banking (whether accessed through a personal computer or a mobile device, sometimes referred to as “Mobile Banking” or “Mobile Banking App”, as applicable, our website (www.bannerbank.com) or other electronic means. Going forward, any new types of documents for your deposit or loan accounts may also be electronically delivered. As used in this document, the words, “we”, “our”, and “us” mean Banner Bank and assigns the words “you” and “your” to mean each account owner(s).

You agree to abide by the terms and conditions of this Agreement and acknowledge your receipt and understanding of the disclosures contained in this Agreement. This Agreement is in addition to other agreements between you and us, including the applicable deposit account disclosure agreement(s) and terms and conditions, and any loan agreements with us. If there appears to be a conflict between this Agreement and other agreements with the Bank, the agreement that is most closely related to the product or service in question shall govern the resolution.

Once you enroll your Banner Bank deposit and loan accounts in paperless statements and notices, you will no longer receive paper statements, check images or certain notices for the enrolled accounts. This includes accounts that have joint or multiple owners. Any account owner may choose to enroll an account in paperless statements and notices, and any owner may revoke that choice. If you revoke paperless statements and notices, our standard account fees for delivery of paper statements and check images will apply, which are shown on our [Schedule of Fees](#). We document and archive all statements, cancelled checks, and notices, to ensure future availability within our retention schedule whether produced electronically or in paper form. You authorize us to electronically deliver your periodic bank statements and notices, including, but not limited to, any other disclosures that we might send to you with your statements or notices, such as Truth in Savings disclosures or other required disclosures relating to your account(s). Types of documents you may receive include the following:

- Secure Electronic Document Disclosure Agreement and any updates;
- Online Banking Terms and Conditions, other service or user agreements for access to our website or other electronic services including any updates; disclosures, agreements, notices and other information related to opening or initiating an account, product or service, including but not limited to account agreements, fee schedules or other disclosures or notices that may be required by the Truth in Savings, Electronic Fund Transfer, Truth in Lending, Equal Credit



Opportunity, Fair Credit Reporting, Gramm Leach Bliley, and Real Estate Settlement Procedures Acts, or other applicable federal or state laws and regulations;

- Periodic, annual, monthly or other statements, disclosures and notices relating to the maintenance or operation of an account, product or service including, but not limited to account information, account activity, account inactivity, payments made or due, or other statements, disclosures or notices that may be required by the Truth in Savings, Electronic Fund Transfers, Truth in Lending, Equal Credit Opportunity, Fair Credit Reporting, Gramm Leach Bliley or Real Estate Settlement Procedures acts, or other applicable federal or state laws and regulations;
- Any notice or disclosure regarding an account, product or fee (e.g., late fee, overdraft or returned item fee, over limit fee, chargeback fee, etc.);
- Any notice of the change of terms and conditions applicable to accounts, products, or services you obtain from us;
- Our Privacy Notice and other privacy statements or notices (by posting such notices on our website);
- Certain tax statements or notices, such as annual IRS interest statements (e.g., Form 1099-INT, Form 1098 or acceptable substitute notices); and
- Certain information we ask you to submit electronically, such as signature cards, W-9s, or other agreements.

Requirements: To use this service you will need a personal computer or mobile device with Internet and e-mail access and an Internet browser. For acceptable browsers and operating systems compatible with Banner Bank's Online and Mobile Banking, please visit the [Security & Access](#) page located on bannerbank.com. You will need Adobe Acrobat Reader to view your statement. To download a free copy, please go to <http://www.adobe.com>.

Notification: You need to have Online Banking access with Banner Bank to receive electronic account statements and notices. We will promptly notify you by e-mail each time a statement or notice is available. The notice will contain instructions regarding how to retrieve these documents through Online Banking. A notice sent to the e-mail address used to enroll your account(s) constitutes notice to each account owner whether or not any such owner has access to Online Banking.

Email Address Changes: You must maintain a current e-mail address with Banner Bank to receive notification of electronic account statements and notices. If your e-mail address changes, please notify us promptly by either updating your e-mail address within the Statement Options in Online Banking and located in the Statement Menu or by utilizing the Change of Address form under Services in Online Banking. You can also notify us by sending a secure message through your Online or Mobile Banking, by phone at (800) 272-9933 or in person at any Banner Bank branch office. Do not send personal information such as account numbers or social security numbers from your personal email to us; instead please send us a secure message through Online Banking.



Unauthorized Transactions: You have a duty to exercise reasonable promptness in examining your transaction activity and statements once they are made available to you. If you believe that a transaction has been or may be conducted from your account(s) without your permission, contact us immediately at (800) 272-9933 or write to us at: Banner Bank, 10 S. 1st Ave, P.O. Box 907, Walla Walla, WA 99362 Attention: Online Banking Customer Service.

Withdrawal of Consent: You may change your statement delivery preference back to paper at any time by logging into Online Banking; from the Statement menu, select paper delivery under Statement Options. You may also contact us at (800) 272-9933, via secure message or by mail at Banner Bank, 10 S. 1st Ave, P.O. Box 907, Walla Walla, WA 99362 Attention: Online Banking Customer Service. If you withdraw your consent to receive electronic delivery of statements and notices, we will provide these documents to you in paper form. Our standard charges for paper statements and check images (if applicable) will apply. Our [Schedule of Fees](#) is available at bannerbank.com.

Paper Copies (standard fees apply): If you want to request a paper copy of your statement, notice, or any other disclosure that we provide electronically, please contact us using any of the methods shown below.

How to Contact Us

- Visit your local branch any business day
- Phone Customer Service toll-free at 800-272-9933 any business day between 7 am and 7 pm Pacific Time (“PT”)
- Use Chat through Online Banking for general questions any business day between 7 am and 6 pm PT
- Send a secure email through Online Banking, generally 24/7; we will respond during business hours.
- Write to us at Banner Bank, 10 S 1st Ave / PO Box 907, Walla Walla, WA 99362. Attention: Online Banking Customer Service.