



## Secure Electronic Document Disclosure Agreement

The following information represents the “Agreement and Disclosure Statement” between you and Banner Bank. Please read this entire document prior to using this service and retain a copy for your records.

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](http://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 is a conflict between the terms and conditions of this agreement and the terms and conditions of any other agreements between you and us, this agreement will control.

Once you enroll in the Banner Bank Secure eStatement and Secure eNotice service, you will no longer receive your paper statement(s) or some of your paper notices. Additionally, by agreeing to receive electronic deposit account statements, you will no longer have check images mailed back to you. We document and archive all statements, cancelled checks, and notices, to ensure future availability within our retention schedule whether produced electronically or in print. 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 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;
- Any notice or disclosure regarding an account, product or service fee, such as a late fee, an overdraft fee, an overlimit fee, a fee for a draft, check or electronic debit returned for any reason, such as insufficient funds fee or a fee as a result of a stop payment order;
- Any notice of the addition of new terms and conditions or the deletion or amendment of existing 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 that we are legally required to provide to you, such as the annual IRS interest statements; and
- Certain information or forms that we request from you and ask you 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. Please see our Browser and Operating System Requirements at <https://www.bannerbank.com/advice-center/online-banking/online-banking-security-and-access> for a current list of browsers and operating systems compatible with Banner Bank's Online Banking website and Mobile Banking App. 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 your statement(s) and notice(s) are available. You have a duty to exercise reasonable promptness in examining your documents to determine whether any activity was not authorized.

**Unauthorized Transactions:** If you believe that an authorized transaction has been or may be conducted from your account(s) without your permission, contact us at (800) 272-9933 or write to us at: Banner Bank, 10 S. 1<sup>st</sup> Ave, P.O. Box 907, Walla Walla, WA 99362 Attention: Online Banking Customer Service.

**Accessing Your Documents:** The e-mail notification you receive each time your statement(s) and notice(s) are available will contain instructions regarding how to retrieve these documents through 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 in the Security Preferences section under Settings in Online Banking, by sending us a secure message, 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. As a Banner Bank customer, you are required to maintain a valid email address with us to ensure that you can receive important information about your accounts and receive timely notices when your online documents are available.

**Withdrawal of Consent:** You have the right to withdraw your consent to receive electronic delivery of documents at any time. You can withdraw your consent by logging into Online Banking and selecting paper delivery. You may also contact us at (800) 272-9933, via secure message or by mail at Banner Bank, 10 S. 1<sup>st</sup> Ave, P.O. Box 907, Walla Walla, WA 99362 Attention: Online Banking Customer Service. By declining or withdrawing your consent to receive electronic delivery of documents, secure eStatements and secure eNotices, we will provide these documents to you in paper form. **Please note that for deposit account periodic statements, a fee will apply for certain checking accounts that receive check images mailed in a paper statement.**

**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 at (800) 272-9933.

#### COMMUNICATIONS WITH US

- Telephone – You can contact us by telephone at (800) 272-9933 Toll Free; business hours are from 7:00 a.m. (PT) to 7:00 p.m. (PT) Monday – Friday, excluding Bank holidays.
- Chat – You may contact us by initiating a Chat session during business hours from your online banking session.
- Secure email – You may contact us by using the Messages function through the Online Banking service 24 hours a day, 7 days a week. Responses will take place during business Hours.
- Postal Mail – You can write to us at Banner Bank, 10 S 1<sup>st</sup> Ave / PO Box 907, Walla Walla, WA 99362. Attention: Online Banking Customer Service.
- In Person – You may visit us at any of our branches during branch business hours.