



Fair Lending and Debt Collection Practices

Fair Lending Policy Statement

Banner Bank recognizes its affirmative responsibility to afford equal access to credit to all credit worthy individuals in the communities that it serves. The Bank is committed to integrating fair lending principles into its corporate policies and procedures, lending operations, marketing efforts and third-party lending relationships. It is Banner Bank's policy not to discriminate against any credit applicant, including on the basis of:

- Race
- Color
- Religion
- National Origin
- Sex (including gender, gender identity and sexual orientation)
- Age (provided the applicant is of legal age to have the capacity to contract)
- Marital Status
- Familial Status
- Handicap
- Receipt of Public Assistance
- The fact that an applicant has exercised his or her rights under the Consumer Credit Protection Act

The Bank seeks to apply fair lending principles consistently and continuously throughout all aspects of our credit operations, including product design, marketing and advertising, underwriting, training, compensation, and performance evaluation. We monitor our operations and achievements on a regular basis to confirm that procedures are followed, and our objectives are met.

Fair Debt Collection Practices Act Policy Statement

Banner Bank is committed to compliance with the Fair Debt Collections Practices Act as we seek to collect on our own debt. We do not engage in the collection of debt on behalf of others but do expect that any third party engaged to assist in collecting our debt will also abide by the requirements of the Fair Debt Collection Practices Act. The Bank has implemented procedures with regular training, testing and due diligence related to any third-party engagement.