

About Banner Bank

Nearly 130 years ago, we started with core values that will never go out of style: listen, learn and help people and businesses reach their goals. Our team of experts focus completely on you, providing the tailored solutions, expert guidance and local decision-making your business needs to succeed. We understand your financial needs and goals change depending on where you are in life and business. That's why our bankers get to know you so we can offer products and services that fit your needs and business goals now and into the future.

Beyond abundant options for banking services, we are committed to helping you and your team bank when and how you want, whether it is in person, over the phone, or with a full suite of competitive digital banking solutions.

Of equal importance is the community spirit upon which Banner Bank was founded as a small thrift in 1890. We understand our role in the economic ecosystem and we take that responsibility seriously. In addition to being a source of capital to personal banking clients and businesses of all sizes, we place a high importance on contributing to the communities we serve. Last year, we donated more than \$2.5 million to nearly 1,400 community organizations, and our employees volunteered more than 25,000 hours of their time and talent to their favorite causes.

We are honored to earn external national recognition for our products and services and overall client satisfaction:

- ***Forbes* Best Bank in the World 2020**
- ***Money* magazine's Best Bank in the Pacific Region of U.S. (Washington, Oregon, California and Alaska), two years in a row**
- ***Forbes* 100 Best Banks in America, four years in a row**

From thoughtfully designed personal banking services to full-service, leading-edge commercial banking solutions, we're proud to help you dream big and achieve more.

Welcome Islanders Bank clients. Important changes beginning February 5-8, 2021

Please carefully review the important information on the following pages. It outlines changes that may impact your accounts and how we can serve you as Islanders Bank becomes part of Banner Bank. Our teams are available to assist you with any questions and additional clarification you may need.

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Account Details

Important dates and information about your checking and savings accounts, checks, deposit slips, and other related services. Page 6

Your checking and savings account number(s) will not change unless you have been previously notified. If you prefer to transition to a different type of account, please contact your local branch on Monday, February 8, 2021, or later.

Debit and Commercial Credit Cards

Watch for your Banner Bank debit card arriving in the mail in late January or early February and begin using your new debit card after 8 a.m. PT Monday, February 8, 2021. Page 7

Continue using your Islanders Bank credit card. It will continue to function without interruption.

Commercial and Business Loans

Please review this section for details about your loans, including when to begin sending payments to the new address. Page 8

Business Online Banking, Merchant Services and Treasury Management Services

If you currently use online banking with Islanders Bank, the accounts and services you use will be transferred automatically to Banner Business Online Banking. Merchant Services and Treasury Management services will also be transferred to corresponding services with us. Page 9

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Key Dates and Things to Do

Here is a checklist to help make the transition as smooth as possible.

All times noted are Pacific Time zone.

January 4 - February 5, 2021:

- ACH Security Token - Download your security token if you originate ACH (find details on p. 13).

January 25 - February 2, 2021:

- Debit Card
 - Receive your new Banner Bank debit card in the mail.
 - Call the number printed on the sticker on your card any time after you receive it to activate the card and select your PIN in preparation for using the card starting at 8 a.m. February 8, 2021.
 - Continue using your Islanders debit card until 8 a.m. February 8, 2021.

Monday, February 1, 2021:

- Last day to enroll in Islanders Bank Business Online Banking.

Thursday, February 4, 2021:

- Last ACH origination day with Islanders Bank. All ACH originated transactions must be submitted prior to 4 p.m.

Friday, February 5, 2021:

- Online and Mobile Banking
 - Last ACH origination effective date for ACH transactions.
 - Islanders Bank mobile deposit service becomes unavailable at 3 p.m.
 - Islanders Bank Business Online Banking becomes unavailable at 5 p.m.
 - Schedule online bill payments and make changes to payees or existing payments before 5 p.m.
 - Download transactions to Quicken® or QuickBooks™ before 5 p.m.
 - Make final online banking transfers between your Islanders Bank accounts by 5 p.m.
 - Before 5 p.m., print or save images of checks that have cleared your account prior to February 5, 2021, as historical check images will not be available through Banner Business Online Banking after this date.
 - Print or save January and February online statements before 5 p.m., as they may not immediately be available.
 - Print any check images that have cleared your account, if needed, by 5 p.m.
- Make final remote deposits by 5 p.m.

Beginning Saturday, February 6, 2021:

- Begin using Banner Bank deposit slips (you may continue to use Islanders Bank checks until you need to order).
- Use Banner Bank's routing number (323371076) when establishing new automatic payments or deposits.
- Change mailing address for commercial loan payments to Banner Bank.

After 8 a.m., Monday, February 8, 2021:

- Debit Card
 - Begin using your Banner Bank debit card. Stop using your Islanders Bank debit card.
 - Notify vendors who routinely charge your debit card of your new card number and expiration date.
- Begin using Banner Business Online Banking.
 - Verify account information.
 - Verify online banking account and security preferences under Settings.
 - Verify contact information (including email address) under Services, Change of Address.
 - Verify alerts, custom account and payee nicknames are correct.
 - Verify Banner Business Bill Pay payee and scheduled payment information, including the funding account.
 - Enroll in online statements, including online analysis statements.
 - Verify sub-user account access is set up correctly.
- Update online bookmarks and favorites to www.bannerbank.com
- Download Banner Bank Mobile App (sign in to the app using your existing login and password).
- Add Banner Bank's email domain (@bannerbank.com) to your email safe list.
 - Modify Quicken® or QuickBooks™ download settings. Learn more at www.bannerbank.com/welcome-islanders-bank
- Update recurring ACH templates with Banner Bank's routing number (323371076).
- Create any needed international wire templates.

Expanded Products and Services

As a Banner Bank client, you have the opportunity to take advantage of a number of additional products and services, including:

- **Expanded Treasury Management Services** — including extended deadlines for ACH origination, online domestic and international wires, Positive Pay, mobile remote deposit capture, and a specialized commercial online banking application offering robust reporting functionality.
- **Specialized Treasury Management team of experts** — available by phone, email or in person
- **Trade Finance Services** — including standby and commercial letters of credit, documentary collections, foreign exchange forward contracts and export loan programs
- **Expertise in public and municipality financing**
- **Online Banking for Business** — including additional features to help you manage your daily cash flow
- **ATM Deposits** – Enjoy the convenience and speed of depositing checks and cash at our new ATMs, and receive proof of deposit in the form of a printed receipt with an image of the checks and a breakdown of any cash deposited
- **Debit Card Controls** – Instantly protect your debit card if it's been lost, misplaced, or stolen by turning it off with a tap, and notify us about travel plans with our Travel Notification service so your card doesn't get denied. See an online demo at <https://bannerbank.horiznplatform.com/en/home>.
- **Digital Wallets** — Debit card compatibility with Apple Pay®, Google Pay™ and Samsung Pay

Learn more about these and other products and services at bannerbank.com or by contacting your Relationship Manager. If you are currently utilize Treasury Management services, a member of our team will be in contact with you to discuss your specific products and services.

COVID-19 Response

We are in unprecedented times as we navigate the issues and challenges related to coronavirus unfolding in our communities. Our commitment to our clients, employees and the community is to remain available and accessible to you. Please find information about branch access, coronavirus financial assistance, COVID-19 business financial resources, temporary adjustments to withdrawal limits and more at www.bannerbank.com/financial-resources/emergency-resources.

Branch Locations

In addition to your existing branch, you may choose to bank at any of our locations in Washington, Oregon, California and Idaho, including all existing Islanders Bank locations and 32 other Banner Bank branches in the Puget Sound region. Visit <https://locations.bannerbank.com> for a complete list of all locations near you as well as in other cities and states as you travel throughout the West.

Account Details

Conversion Dates

The conversion of Islanders Bank accounts and services to Banner Bank at the close of business on Friday, February 5, 2021, and continues throughout the weekend.

Account Changes

Through a careful review process, your account(s) will be transitioned to Banner Bank account(s) identified as the best fit based on your recent activity. Please refer to your Islanders account statement to confirm your current account type and the "Understand the Differences Between Islanders Bank and Banner Bank Business Account Products and Fees" booklet included with this mailing to see specifics on what your account(s) will be transitioned to at Banner Bank. If you would like to discuss the advantages of other account options or change to another account, our skilled bankers are ready to assist you at your local branch or by calling 800-272-9933 (7 a.m. to 7 p.m. PT weekdays).

Account Number, Checks and Deposit Slips

Your checking and savings account numbers are not changing, unless you've been previously notified.

Continue using your existing Islanders Bank checks until you need to reorder. After Friday, February 5, 2021, if you reorder checks through a provider other than us, be sure to update the routing number to Banner Bank's number: 323371076. Do not begin using Banner Bank checks or deposit slips until **Saturday, February 6, 2021**.

Automatic Payments and Direct Deposits

No action is required for any automatic payments or direct deposits you currently have established through online banking, but we encourage you to update those transactions with the Banner Bank routing number. If you establish a new automatic deposit or payment after Friday, February 5, 2021, provide the payee with the Banner Bank routing number: 323371076.

Debit card automatic payments need to be updated with your new Banner Bank debit card number and expiration date after 8 a.m. PT on Monday, February 8, 2021.

Debit and Commercial Credit Cards

Business Debit Cards

If you currently have an Islanders debit card, you will receive a replacement Banner Bank Mastercard® Business debit card in late January or early February. Features of your card include:

- No ATM fee access to any of more than 140 ATMs in Washington, Oregon, California and Idaho.
- Daily ATM cash withdrawal limit of \$750. Contact your branch team if you need a limit review.
- Daily point of sale limit up to \$5,000 for in-person, online and by-phone purchases.
- Compatibility with digital wallets including Apple Pay, Google Pay and Samsung Pay.
- Real-time card controls and alerts, just download the Banner Bank Debit Card Controls mobile app.

NOTE: Debit card and other transactions beginning Friday, February 5, 2021 through Monday, February 8, 2021, may not appear in Online Banking until Wednesday, February 10, 2021 at 8 a.m. PT.

Watch for your new debit card to arrive between January 25 and February 2, 2021, then:

ACTIVATE	SELECT A PIN of your choice when you call to activate your new card. The activation telephone number will be on a sticker attached to your card.
STOP	STOP using your Islanders Bank debit card at 8 a.m. Monday, February 8, 2021.
START	START using your Banner Bank debit card at 8 a.m. on Monday, February 8, 2021.
CHANGE	Your new debit card will have a new number . To avoid service disruptions: Contact merchants or other digital payment providers (Zelle®, Venmo, PayPal, health clubs, cellular phone, etc.) that you have given permission to automatically charge your card. These merchants will need your new card number and expiration date.

NOTE: The available balance displayed at ATMs does not include overdraft limits or overdraft protection balances (if applicable).

International Debit Card Use

If you plan to travel outside the U.S. or need to use your debit card for international purchases, please use any of the following options to notify us prior to your travel:

- Download the free Banner Bank Debit Card Controls App from your device app store, then log in to Banner Mobile Banking and click on the Debit Card Controls link. Select "Manage Card" and add your travel plan.
- Call us at 800-272-9933, (option 2) 7 a.m. to 7 p.m. PT weekdays. After-hours call us at 800-272-9933 (select option 2; then option 4).
- Contact your local branch team.

We will update your card for international charge acceptance. All international purchases will incur a 1.1% international pass through fee.

ATMs

Your Banner Bank debit card provides free access to any of our more than 140 ATMs. In addition to making withdrawals and checking account balances, enjoy the convenience and speed of depositing checks and cash at the new ATMs at Islanders Bank branches.

Please note: We do not charge to use non-Banner Bank ATMs; however, Banner Bank does not participate in the MoneyPass® surcharge-free network and therefore you may incur surcharges at non-Banner ATMs.

Islanders Bank Credit Card

If you currently have an Islanders Bank credit card, it will continue uninterrupted. Please continue to use your Islanders Bank credit card until it expires. Before your card expires, it will be reissued with a Banner Bank credit card. Any TruRewards points you have accrued will carry forward.

If you are presently a debtor in an active bankruptcy case or you previously received a discharge in bankruptcy, this Welcome Packet is being sent to you for informational and compliance purposes only. It should not be construed as an attempt to collect a debt against you personally.

Commercial & Business Loans

Unless you have been informed otherwise, the terms and conditions of your loans, including note rate, term, payment and payment due date, will remain the same. Beginning February 8, 2021, you will have the option of making payments a number of ways: at any branch, through online banking or by mail.

If you choose to mail your payment, please make it payable to Banner Bank and send it to:

Banner Bank
P.O. Box 1117
Walla Walla, WA 99362

If you are presently a debtor in an active bankruptcy case or you previously received a discharge in bankruptcy, this Welcome Packet is being sent to you for informational and compliance purposes only. It should not be construed as an attempt to collect a debt against you personally.

Loan Statement

Beginning February 8, 2021 mail your payments to the address listed in the box to the right. If you have already been billed for a payment but want to remit after the conversion date, please use the most recent statement you received and send the payment to the Banner Bank address listed or bring it to any Banner Bank branch.

Loan Number

Your loan number will be reflected on your monthly billing statement. If you currently use an electronic bill pay service to pay your loan, you will need to update the payee name and the address to Banner Bank. Expect to see your monthly billing statement arrive approximately 10-15 days prior to the due date. Clients with commercial loans will receive monthly statements which replace the coupon books previously provided by Islanders Bank.

Note: If you currently make automatic payments from your checking account, expect to see your monthly billing statement arrive approximately 3 days prior to the due date. This billing statement is for information purposes only.

Loan Sweeps

If you have a loan sweep established with Islanders Bank, that sweep will be reestablished to occur with Banner Bank.

Automatic Payments

If you currently make automatic payments from your checking account, this service will continue uninterrupted. If you would like to initiate this service, call us at 800-272-9933 7 a.m. to 7 p.m. PT weekdays.

Online Payments

We offer online loan payment service through Banner Business Online Banking. If you do not currently use Islanders' online banking service, you may enroll at bannerbank.com on or after February 8, 2021.

If you currently make your payments from another financial institution's online bill pay service, please be sure the account number, payee, and remittance address is the same as what is shown on your new Banner Bank loan statement.

Business Online Banking and Treasury Management Services

Prepare your Islanders Bank Online Banking Tool(s) for Conversion

Important Conversion Dates and Times:

- The Islanders Bank bill payment system will be available until 5 p.m. PT, Friday, February 5, 2021.
- Islanders Bank Business Online Banking is available until 5 p.m. PT, Friday, February 5, 2021.
- Banner Business Online Banking becomes available at 8 a.m. PT, Monday, February 8 2021.
- To ensure a smooth and accurate transition of your accounts, Business Online Banking will not be available from 5 p.m. Friday, February 5, 2021 until 8 a.m. Monday, February 8, 2021.

Transaction History – For your convenience, we will transition the most recent 180 days of account transaction history to your Banner online banking profile.

Online Deposit Statements – Up to 18 months of online statement history will be available through Business Online Banking. February online statements prepared prior to February 5, 2021, will not be immediately available for viewing within online banking. Historical account statements are expected to be available no later than February 12, 2021.

Check Images – Print or save any images that have cleared your account prior to February 5, 2021. Historical check images will not be available through Banner Business Online Banking after this date.

Online ACH Origination – Islanders Bank online-initiated ACH transfer requests will be processed through 4 p.m. PT Thursday, February 4, 2021. Beginning Monday, February 8, 2021, all new online-initiated ACH origination must be completed using Banner Business Online Banking. **Future-dated and recurring ACHs will not automatically convert, so please re-originate these beginning Monday, February 8, 2021.** The Banner Bank routing number is 323371076.

ACH Notification of Change (NOC) and ACH Returns – As of February 8, 2021, you will access your ACH NOC and returns through Banner Business Online Banking. You will receive additional information regarding this process.

Scheduled and Recurring Bill Payments – Islanders Bill Pay will be unavailable after 5 p.m. PT Friday, February 5, 2021. Banner Business Bill Pay will be available beginning at 8 a.m. PT Monday, February 8, 2021. Any future-dated transaction and recurring payments due after February 5, 2021, will be available through Banner Business Bill Pay and processed according to the due date. While recurring payments will convert automatically, we recommend verifying your payee information on Monday, February 8, 2021. Established eBills will transfer to Banner Bank and will be available to view beginning at 8 a.m. PT Monday, February 8, 2021.

Please note: Any electronic bill payments will be debited from your account the business day prior to the scheduled due date to ensure timely transfer of the funds. Any check-issued bill payments will be debited from your account at the time the check is actually presented to the bank for clearing (which may occur prior to the scheduled “pay by” date).

If you currently have multiple users approved to access business bill pay, for security purposes, permissions for those additional users will need to be reestablished in Banner Business Bill Pay once the system becomes available February 8, 2021.

Online Banking Enrollment – Enrolling in Islanders Business Online Banking will no longer be available as of Monday, February 1, 2021. If you are not currently enrolled in Islanders online banking, you can enroll in Banner Business Online Banking beginning at 8 a.m. PT Monday, February 8, 2021.

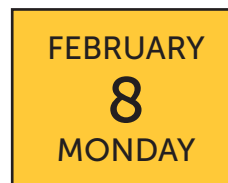
Islanders Mobile Deposit – Islanders Mobile Deposit will be unavailable after 3 p.m. PT Friday, February 5, 2021. Banner’s Snapshot Deposit, will be available for Islanders Bank clients to use beginning at 8 a.m. PT Monday, February 8, 2021.

Download Banking Transactions – We recommend downloading any Islanders Bank account information into your financial management software such as QuickBooks and Quicken by 5 p.m. PT, Friday, February 5, 2021.

Existing Banner Bank client? If you are a client of both Islanders Bank and Banner Bank and use online services with both banks, your existing Banner Bank online services will remain unchanged and your Islanders service will convert to Banner Business Online Banking. This may create a situation in which you have more than one online service with us. If this is the case, please send us a secure message from within online banking (select “Messages” from the menu) and we can assist you in merging these services.

Get Started with Banner Online & Mobile Banking

Beginning Monday, **February 8, 2021 at 8 a.m. PT**, you can view your available balances using our online banking tools. Banner Business Online Banking is a fast and secure way to conduct your daily banking transactions. Visit [bannerbank.com](https://www.bannerbank.com) to get started.



We use multi-factor authentication for increased security in our online and mobile banking. This means whenever you sign in from a device that has not previously been used, or after you have cleared your browsing history, you will be prompted for a secure access code to gain access on that device. It's a simple few steps, which includes delivering a unique code to an email address or mobile device you established.

NOTE: If you currently originate ACH, a security token will be required to approve these transactions. Please see the ACH Payments and Collections section below for more information.

To get started, launch a web browser (Microsoft Edge, Mozilla, Firefox, Google Chrome or Safari), go to [bannerbank.com](https://www.bannerbank.com) and follow the steps below. There are many web browser versions that provide adequate protection. To verify if your browser version is adequate, go to <https://www.bannerbank.com/business-solutions/business-online-banking/security-and-access>

1. Sign in to Banner Business Online Banking

- From the [Bannerbank.com](https://www.bannerbank.com) home page, select Banner Business Online Banking and click 'Sign In'.
- **Continue to use your Islanders online banking ID unless you were previously notified you need to change it.**
- Enter your current Islanders online banking password.
- Choose a Secure Access Code delivery 'target' (a mobile phone that can receive text messages or an email address).
- Enter the Secure Access Code that you receive.
- Review and update your online banking preferences under Settings.
- Create a new password.
- Read and accept Banner Business Online Banking Terms and Conditions.
- Register your device and you are ready to go.

2. Access Banner Business Bill Pay

- Sign in to Banner Business Online Banking.
- Click the Bill Pay tab on the left menu and select 'Bill Payment'.
- Read and accept the Online Banking Bill Payment Services Terms and Conditions the first time you sign in.
- Select your payment account.

3. Access Mobile Banking

There is no separate registration requirement to use mobile banking. However, you must be enrolled in Banner Business Online Banking.

- Visit the app store for your mobile device and download the Banner Bank app, as displayed here.



- Once the app is downloaded, simply enter your online banking login ID and password to access mobile banking (you will be required to receive a Secure Access Code to register your mobile device).

4. Access Text Banking

Enjoy the convenience of Text Banking by following this easy two-step process.

Step 1: Enroll your mobile number

- Sign in to Banner Business Online Banking.
- Select the 'Services' tab in the left hand navigation bar.
- Select 'Text Enrollment'.
- Toggle the enrollment button from off to on.
- Enter your mobile phone number and agree to the terms.

Step 2: Nickname your accounts with Short Codes

- Go to Settings, Account Preferences.
- Select the account you wish to enroll.
- Select the 'SMS/Text' tab.
- Click or tap the SMS/Text Enrollment toggle to enroll the account.
- Click the edit icon in the SMS/Text Display name field to give your account a nickname.

You are now ready to access account information using Text Banking.

5. Access Online Statements

- Sign in to Banner Business Online Banking.
- Select the 'Transactions' tab in the left navigation bar.
- Select 'Statements' and follow the on-screen instructions.

Please note for Account Analysis statements:

Banner Bank's Account Analysis statements are available only as online statements. Make sure to enroll your analysis statements at the same time you enroll your deposit account statements in online statements.

Account Analysis

If you are currently using analyzed accounts at Islanders Bank, you will be converted to corresponding accounts and analysis relationships at Banner Bank. We offer a competitive earnings credit calculated on the average monthly collected balance.

Your final analysis statement with Islanders Bank will be for January, provided on or around February 10. The final analysis fees charged by Islanders Bank will be in January 2021 for your December 2020 analysis activity. Any fees accrued for your January and February activity with Islanders Bank will be waived, as will your February activity with Banner Bank. Thereafter, your current pricing will be honored.

Also note:

- Banner Bank Account Analysis statements are made available by the 15th of the month for the previous month's activity.
- Analysis fees are also debited from accounts by the 15th of the month.
- **Account Analysis statements are available as online statements in business online banking. Be sure to enroll your analysis statements when you enroll your deposit account statements to receive up to 18 months of statements. If you don't enroll, you will only have access to 3 months of statements online.**

Bill Payment Scheduling Tips

Banner Bank's Bill Payment service is similar to your current online experience. Please note the following differences, and let us know if you have questions:

- Initiate your bill payments in our bill payment service beginning 8 a.m. PT Monday, February 8, 2020.
- Payee information already established in Islanders online banking bill payment will automatically convert to our bill pay service.
- Recurring payments already established in Islanders online banking will automatically convert.
- New future-dated requests established after February 5, 2020 will be created in Banner Business Online Banking and will be scheduled based on the **due date** the payment is to be received by the payee.
- Funds for electronic payments are withdrawn from your account one business day prior to the due date to allow time for funds to be transferred to the payee.
- Funds for bill payments made by check are debited from your account once the check is cashed by the payee (**which may occur prior to the scheduled "pay by" date**).
- Bill payments submitted by 12 p.m. PT are included in current business day processing. Bill payments submitted after 12 p.m. PT are processed the following business day.

Note: When scheduling bill payments, remember that there is no bill payment processing on weekends or bank holidays.

Online Automated Clearing House (ACH) Payments and Collections

If you have users originating online Automated Clearing House (ACH) transactions, a security token will be required for transaction approval and release. The tokens provide an additional level of authentication, ensuring only your users who have been granted appropriate access can process these high-value transactions.

Here is how to download our virtual tokens, sometimes referred to as a soft token:

- Download a soft token by visiting the App Store for your mobile device, and search for "Symantec VIP ACCESS" or type in the following URL into your mobile device: m.vip.symantec.com.
- The app displays a Credentialed ID at the top and a six-digit security code below that refreshes every 30 seconds.
- To activate the soft token, simply contact our Treasury Management Support at 877-856-7933 (after you've downloaded the token application) and provide us your credential ID (which starts with 3 letters). Once the token is linked to your login ID, any future ACH or wire you need to process can be achieved using the token.
- If you have questions, please contact our Treasury Management Support team at 877-856-7933.

Important notes:

- **Future-dated Online Wire and ACH transfers with a settlement after February 5, 2021, will be converted to Business Online Banking automatically; you will not need to re-initiate those transfers.**
- Previously created ACH templates with Islanders Bank's system will transfer to Banner Business Online Banking and will be available for use February 8, 2021. Please update your templates at that time to begin using Banner's routing number: 323371076.

Merchant Services

Merchant Services accounts will remain unchanged and continue to process as they did with Islanders Bank.

We have a dedicated Merchant Services team with technical professionals available to assist you with any questions or training you may need.

Contact information:

Phone: 509-434-3765

Email: merchantservices@bannerbank.com

Treasury Management Support

We have a dedicated Treasury Management Support team with technical professionals available to assist you with any questions or training you may need.

Treasury Management Support contact information:

Phone: 877-856-7933

Email: treasurymanagement@bannerbank.com

You may also request assistance by sending a secure message when you are logged in to Banner Business Online Banking.

Hours of Operation: 7 a.m. to 6 p.m. PT

Online Treasury Services Cut-off Times

Please make note of the following processing cut-off times beginning Monday, February 8, 2021:

CUT-OFF TIMES AND DEADLINES

ACH (same-day)

ACH (not same-day)

ALL TIMES ARE PACIFIC

10:30 a.m.

5 p.m.

Banner Bank-by-Phone

While our outstanding bankers are here to assist you with all of your financial needs, you may continue to access account information through our Bank-by-Phone service.

As of 8 a.m. PT on Monday, February 8, 2021 you can simply call 800-527-6435 (24 hours a day) to access the service. To establish access, enter your account number and your business taxpayer ID to create an access code (a Personal Identification Number or PIN). NOTE: Available balances will not include overdraft limits or overdraft protection balances (if applicable).

Bank by Phone Menu

1. Account Balance
2. Account History
3. Transfer funds for make a payment
4. Card Services
5. Change your access code
6. Bank Information

Additional Information About Banking with Us

Statements

Your final statement from Islanders Bank will be produced as a paper statement on **February 5, 2021, and mailed to you**. Going forward, your monthly statement cycle will remain similar to your current cycle. If you prefer to receive your statement at a different time each month, please contact us at your local branch or by calling 800-272-9933 7 a.m. to 7 p.m. PT weekdays.

You can access your statements through online banking by enrolling in online statements beginning Monday, February 8, 2021. Historical account statements are expected to be available to view and print no later than February 12, 2021. Once logged into Banner Business Online Banking, simply expand the Transactions menu, click Statements and follow the on-screen instructions.

If you currently have accounts for which IRS reporting is required, 2020 year-end tax reporting documents will be sent to you in early 2021 from Islanders Bank.

FDIC Insurance

If you currently have accounts at both Islanders Bank and Banner Bank, your accounts will remain separately insured for a six-month grace period beginning February 5, 2021. This grace period is designed to provide you an opportunity to review your banking relationship with us and restructure accounts if necessary.

Certificate of Deposit accounts (CDs) are separately insured until the earliest maturity date after the end of the six-month grace period. CDs that mature during the six-month period and are renewed for the same term and in the same dollar amount (either with or without accrued interest) continue to be separately insured until the first maturity date after the six-month period. If a CD matures during the six-month grace period and is renewed on any other basis, it will be separately insured only until the end of the six-month grace period.

Account Disclosures

Banner Bank's Disclosure Booklet (enclosed) includes our Terms and Conditions.

How To Reach Us

Branches

Please continue to contact your branch team for all your banking needs.

New Options:

Online and General Banking Questions

Call our Client Engagement Center at 800-272-9933 (7 a.m.–7 p.m. PT weekdays).

Or email* us:

Online Banking Questions: online@bannerbank.com

General Banking Questions: bannerbank@bannerbank.com

For added convenience, we will be available conversion weekend (Saturday, February 6 and Sunday, February 7) from 8 a.m. – 5 p.m. PT.

Secure Live Chat

Available from desktops and mobile devices within online banking (7 a.m. – 6 p.m. PT weekdays)

Merchant Services Support Team

509-434-3765

Email* merchantservices@bannerbank.com

Treasury Management Support Team

877-856-7933 (7 a.m.– 6 p.m. PT weekdays)

Email* treasurymanagement@bannerbank.com

Trade Finance

Email* tradefinance@bannerbank.com

Loan Customer Service

If you have loan-related questions, please continue to contact your Relationship Manager and local branch team or call us at the toll free number above.

Bank-by-Phone

This is the same service you are used to calling for assistance, beyond our Client Engagement Center noted above. Access Bank-by-Phone at 800-527-6435 any time, 24 hours a day, 7 days a week, for automated account information, check and transaction confirmations, account transfers and more.

Web

bannerbank.com

Mail by U.S. Postal Service

Banner Bank

P.O. Box 907

Walla Walla, WA 99362-0265

*IMPORTANT: Internet email is not secure. Unlike online banking, it does not use SSL encryption so please do not send sensitive information such as your social security number or account number via email. If you need to share sensitive account information, you MAY send is a message through our Secure Message Center while logged in to our online banking.