

# About Banner Bank

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More than 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 focuses completely on you, providing the tailored solutions, expert guidance and local decision-making you need to succeed. We understand the uniqueness of the San Juan Islands and of your individual financial goals. You'll still be served by the bankers you've come to know and trust, and they'll now be backed by an expanded team of experts ready to assist you with products and services that fit your needs and lifestyle now and into the future.

Beyond abundant options for banking services, we are committed to helping you 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 for 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 Banks 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.

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# **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 now that Islanders Bank is part of Banner Bank. Our teams are available to assist you with any questions and additional clarification you may want so please let us know how we can be of service to you.

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## Key Dates and Tasks

Here is a checklist to help make the transition as smooth as possible. **All times noted are Pacific Time.**  
**If you need assistance during conversion weekend** (Saturday, February 6 and Sunday, February 7) call us at 800-272-9933 from 8 a.m. – 5 p.m.

### 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 it arrives 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 online banking

### Thursday, February 4, 2021:

- Islanders Bank external transfers become unavailable after 4 p.m.

### Friday, February 5, 2021:

- Online and Mobile Banking
  - Islanders Bank mobile deposit service becomes unavailable at 3 p.m.
  - Schedule online bill payments and make changes to payees and existing payments before 5 p.m.
  - Islanders Bank online banking becomes unavailable at 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.
    - 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 online banking after this date.
    - Print or save January and February online statements before 5 p.m., as they may not immediately be available.
- Continue using Islanders Bank checks until you need to reorder.

### 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 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 Bill Pay payee and schedule payment information, including the funding account.
  - Verify alerts, custom account and payee nicknames are correct.
  - Enroll in online statements.
    - Update online bookmarks and favorites to [www.bannerbank.com](http://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.
    - If you use Quicken or QuickBooks, modify download settings. Learn more at <https://www.bannerbank.com/welcome-islanders-bank>
- Begin using Banner Bank-by-Phone.

## *Expanded Products and Services*

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

- **Online account opening** – Open new checking, savings and money market accounts right from our website, even from your mobile device.
- **ATM Deposits** – Enjoy the convenience and speed of depositing checks and cash at our new ATMs. Not only can you access these banking services when it best suits you, but you will also receive a 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.
- **Personal Financial Management Tools** – This free service, fully integrated with Banner Online and Mobile Banking, provides dynamic tools and data designed to help reach your financial goals. Categorize your expenses, evaluate your spending, and aggregate accounts to get a full view of your finances. View an online demo at <https://bannerbank.horiznplatform.com/en/home>

Learn more about these and other products and services at [bannerbank.com](http://bannerbank.com)

## *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 and more at [www.bannerbank.com/financial-resources/emergency-resources](http://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 begins at the close of business on Friday, February 5, 2021, and continues throughout the weekend.

## 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**.

## Direct Deposits

Your current direct deposits will continue uninterrupted. If you establish a new direct deposit after Friday, February 5, 2021, please be sure to use the Banner Bank routing number: 323371076.

## Automatic Payments

Automatic payments, such as your gym membership or loan payments, that you have given permission to withdraw funds from your account(s), will continue uninterrupted, without any action on your part. If you establish a new automatic payment after Friday, February 5, 2021, provide the payee with the Banner Bank routing number: 323371076. If you use your Islanders Bank debit card for automatic payments, contact merchants or other digital payment providers (Zelle, Venmo, PayPal, health clubs, cellular phone, etc.) and provide them your new Banner Bank debit card number and expiration date after 8 a.m. PT on Monday, February 8, 2021.

## Account Changes

We compared your current Islanders Bank account(s) and transitioned each to what we believe is the most closely matched Banner Bank account. For specifics on what your account(s) were transitioned to, please refer to the enclosed document. 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).

Islanders Bank accounts will be converted to Banner Bank accounts effective Saturday, February 6, 2021. Refer to the enclosure for details about differences between your Islanders Bank account(s) and new Banner Bank account(s).

# Debit Cards and Credit Cards

## Debit Card

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

- No ATM fee access to any of our 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 occurring 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, 2021 and February 2, 2021, then:**

ACTIVATE	<b>Select a PIN</b> of your choice when you call to activate your new card. The activation telephone number is printed on a sticker attached to your card.
STOP	<b>Stop using</b> your Islanders Bank debit card at 8 a.m. PT Monday, February 8, 2021.
START	<b>Start using</b> your Banner Bank debit card at 8 a.m. PT Monday, February 8, 2021.
CHANGE	Your new debit card <b>will have a new number</b> . 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 the Islanders Bank branches. Additionally, we do not charge to use non-Banner Bank ATMs. While the owners of other ATMs may impose a surcharge, depending on your checking account type, Banner Bank provides at least four (4) and up to unlimited rebates per calendar month of surcharges assessed by non-Banner-owned ATMs, anywhere in the United States.

Please note: Banner Bank does not participate in the MoneyPass® surcharge-free network.

## 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 current credit 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.

## Online and Mobile Banking

Banner Online and Mobile Banking provide convenient tools to access your accounts from anywhere. Please note, online banking access will not be available from 5 p.m. Friday, February 5, 2021 until 8 a.m. PT Monday, February 8, 2021. During this time, you will be unable to view balances or transaction history.

The following information will not be immediately available through online banking:

- Deposit Account Statements – Up to 18 months of statement history will be available through online banking. February statements prepared prior to February 5, 2021, will not be immediately available for viewing. Historical account statements are expected to be available to view and print no later than February 12, 2021.
- Images of Cleared Checks – If you need images of checks that cleared against your account prior to February 5, 2021, we recommend you print or save them prior to February 5, 2021. Historical check images will not be available through online banking after this date.

### Existing Banner Bank client?

If you are a client of both Islanders Bank and Banner Bank, and use online banking services with both banks, your existing Banner Bank online services will remain unchanged and your Islanders online service will convert to our online banking. This may create a situation in which you have more than one online banking profile with us. If this is the case, please send us a secure message within online banking (Select "Message" from the menu) for assistance with merging these services.

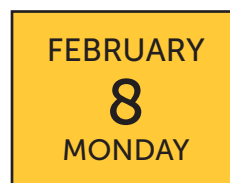


## Get Started with Online and Mobile Banking

We use multi-factor authentication for increased security when using 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 the email address or mobile device you established.

### Beginning Monday, February 8, 2021 at 8 a.m. PT

Find demos for how to enroll in Banner Online and Mobile Banking, reset a password and sign in, enroll in eStatements and Bill Pay at <https://bannerbank.horiznplatform.com/en/home>.



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

### 1. Sign in to online banking

- From the home page of our website ([bannerbank.com](https://bannerbank.com)), select Online Banking and click 'Sign In.'
- Continue to use your current Islanders online banking login ID unless we previously notified you that it has been changed.
- 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 you receive.
- Review and update your online banking preferences under Settings.
- Create a new password.
- Read and accept the Banner Bank Online Banking Terms and Conditions.
- Register your personal device and you are ready to go.

### 2. Enroll in online bill payments, if you are not already

- Sign in to online banking.
- Click the 'Bill Pay' tab on the left menu and select 'Bill Payment'.
- Read and accept the online banking Consumer Bill Payment Agreement Terms and Conditions the first time you sign in.
- Select your payment account.

### 3. Set up mobile banking for anytime access from your mobile device

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

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



- 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. Set up 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 online banking.
- Select the 'Services' tab in the left navigation.
- 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 online banking.
- Select the 'Transactions' tab in the left navigation bar.
- Select 'Statements' and follow the on-screen instructions.

## Bill Payment Scheduling Tips

**Our Bill Payment service is similar to your current online bill pay experience.** Please note the following differences.

- You can begin using our bill payment service after 8 a.m. PT Monday, February 8, 2021.
- Your payee information already established in Islanders' bill payment system will automatically be available to you in our bill payment system.
- Recurring and future-dated payments already established in Islanders' bill payment system will automatically be available to you within our bill payment system.
- New future-dated requests established after February 5, 2021, will be created in Banner Online Banking and will be scheduled based on the **due date** the payment is to be received by the payee.
- Established eBills will transfer to Banner Bank and will be available to view beginning at 8 a.m. PT Monday, February 8, 2021.
- Funds for bill payments that are sent electronically will be withdrawn from your account one (1) business day prior to the scheduled payment date.
- Funds for payments sent by check will be withdrawn 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 on the following business day.

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

## Additional Online & Mobile Banking Benefits

When you are enrolled in our online banking, all of the features and tools below are available to you:

**Live Chat**– Available from desktops as well as mobile devices. Access this service from within online banking beginning Monday, February 8, 2021 at 7 a.m. PT.

**Transaction Detail** – View and download checking, savings, money market, certificate of deposit, and loan statements and transactions. The available balance displayed does not include overdraft limits or overdraft protection balances (if applicable).

**Online Statements** – 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 in to our online banking, simply expand the Transactions menu, click Statements and follow the on-screen instructions.

**Bank-To-Bank Transfers** – Transfer money to and from your Banner Bank accounts and those you own at other U.S. financial institutions.

**Snapshot Deposit** – Use your mobile device to deposit checks through our mobile banking app.

**Personal Financial Management Tools** – This free service, fully integrated with Banner Online and Mobile Banking, provides dynamic tools and data designed to help reach your financial goals. Categorize your expenses, evaluate your spending, and aggregate accounts to get a full view of your finances. View an online demo at <https://bannerbank.horiznplatform.com/en/home>.

**GiftPay** – If you're the gift giving type, make it easy for you and special for them. Send a personalized gift check and message that's perfect for every occasion, or make a donation to your favorite charity.

**Want to learn more about all that's possible with Banner online banking?** Watch demos at <https://bannerbank.horiznplatform.com/en/home>. Or contact our experts by email at [bannerbank@bannerbank.com](mailto:bannerbank@bannerbank.com) or call 800-272-9933 (select option 1).

For a complete list of documents, forms and helpful hints to assist you during this conversion, please visit <https://www.bannerbank.com/welcome-islanders-bank>

## ***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 Social Security Number to create an access code (sometimes referred to as a Personal Identification Number or PIN). NOTE: Available balances will not include overdraft limits or overdraft protection balances (if applicable).

**Bank by Phone Menu** (Please note, these menu options differ from what you are used to.)

1. Account Balance
2. Account History
3. Transfer funds for make a payment
4. Card Services
5. Change Your Access Code
6. Bank Information

## ***Mortgages, Personal Loans and Lines of Credit***

There are no changes to the terms and conditions of your loan(s), including note rate, term, payment and payment due date. If you have a personal line of credit, there will be changes in terms and conditions which will be separately communicated.

Beginning February 8, 2021, you can make payments a number of ways: at any branch, by setting up automatic payments, paying through online banking or by mail.

**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.**

### **New Loan Statement**

Beginning February 8, 2021, mail your payment to the address above. If you have been billed for a payment prior to this date, but want to remit after the systems conversion date, please use the payment stub from your Islanders Bank statement, but still send the payment to the above address.

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

## Additional Information about loans

### Loan Number

Your loan number will be reflected on your monthly billing statement. If you currently use electronic bill pay service to pay your loan, you will need to update the payee name and the address to Banner Bank. Your monthly billing statement is scheduled to arrive 7–15 days prior to the due date on installment loans, and 18–25 days prior to the due date on lines of credit.

### Lines of Credit

If you have checks that enable you to draw on a Home Equity Line of Credit, they remain valid. You can also access your line of credit by requesting a Banner Bank Home Equity Rewards MasterCard. The Home Equity Rewards MasterCard gives you convenient, anytime access to your Banner Bank Home Equity Line of Credit. Features of the card include:

- Earn four (4) TruRewards points\* for each dollar of qualified purchases, which can be redeemed for travel, gift certificates, cash back and local rewards
- Daily Cash Withdrawal Limit of \$500.00
- Daily Point of Sale limit of \$5,000.00

\*TruRewards points expire 60 months from the month in which they are posted to a TruRewards account.

If your credit line has an annual fee, the annual fee will be added to your principal balance, and be disclosed on your periodic statement and billed in addition to your normal minimum payment. Upon payment of the annual fee your principal balance will be reduced accordingly. Interest will not accrue on the annual fee.

Due to possible cycle date changes, your initial line of credit statement may reflect a smaller or larger interest billing amount. Please refer to your statement for specific details on the number of days included in that first statement.

### Credit Reporting

Beginning in May 2021, your consumer loan information will be reported to the credit bureaus. If you have credit monitoring, you may receive notification of this activity.

### Automatic Payments

If you currently make automatic payments to your Islanders Bank loan from your checking account, this service will continue uninterrupted, without any action on your part. If you would like to initiate this service, call us at 800-272-9933, 7 a.m. – 7 p.m. PT weekdays.

### Online Payments

We offer online loan payment service through online banking. If you do not currently use online banking, you may enroll at [bannerbank.com](https://www.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 match what is shown on your new Banner Bank loan statement.

### Payments by Mail

If you currently mail your payment, you may continue to do so, but now to Banner Bank at the above address. For your convenience, you may also make payments at any Banner Bank branch.

# Personal Account Options

Through a careful 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 "Understanding the Differences Between Islanders Bank and Banner Bank 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 prefer a different account, we're happy to make that change, simply contact us on or after February 8, 2021, so we may assist you.

All checking accounts include free online banking, bill pay service, mobile banking, Snapshot Deposit™, bank-by-phone and eStatements, and can be linked to a savings account, money market account or line of credit (subject to credit approval for this option) for overdraft protection.

We offer many personal checking account options:

## CHECKING ACCOUNTS

### Connected Checking

- **\$0** monthly service charge, and no minimum balance requirement
- No Banner Bank charge to access ATMs owned by others
- No fee to use Banner Bank ATMs plus receive up to four (4) rebates per calendar month of surcharges assessed by non-Banner-owned ATMs, anywhere in the United States<sup>1</sup>
- Free Banner online banking, mobile banking and Bank-by-Phone
- Free Mastercard® debit card
- For clients age 65 and over, 50% off any personal check style (with standard shipping), or pay just shipping and handling cost for Banner-logo wallet checks
- Connected Savings account with no monthly service charge, \$25 opening deposit and at least \$25/month transfer from your Connected Checking account required for monthly service charge waiver.
- \$2 for check images to be included in paper statements

### Rewards Checking

- \$6 monthly service charge
- Earns \$0.05 on every debit card transaction (paid monthly)
- No Banner Bank charge to access ATMs owned by others
- No fee to use Banner Bank ATMs plus receive up to six (6) rebates per calendar month of surcharges assessed by non-Banner-owned ATMs, anywhere in the United States<sup>1</sup>
- Free Banner online banking, mobile banking and Bank-by-Phone
- IDProtect – Identity theft monitoring and resolution service
- Cellular Telephone Protection
- Up to \$10,000 of Accidental Death and Dismemberment Insurance
- Free Mastercard debit card
- For clients age 65 and over, 50% off any personal check style (with standard shipping), or pay just shipping and handling cost for Banner-logo wallet checks
- Connected Savings account with no monthly service charge: \$25 opening deposit and at least \$25/month transfer from your Rewards Checking account required for monthly service charge waiver.
- \$2 for check images to be included in paper statements

<sup>1</sup> Please notify us before planned international travel.

## CHECKING ACCOUNTS cont.

### Pennant Checking (also known as Interest Checking)

- \$7 monthly service charge, waived with:
  - ✓ \$1,500 minimum daily balance, or
  - ✓ \$10,000 average daily combined checking/savings relationship deposit balance<sup>2</sup>
- Earns interest on deposit balances (compounded daily)
- Earns \$0.05 on every debit card transaction (paid monthly)
- No Banner Bank charge to access ATMs owned by others
- No fee to use Banner Bank ATMs plus up to six (6) rebates per calendar month of surcharges assessed by non-Banner-owned ATMs, anywhere in the United States<sup>1</sup>
- Free Mastercard debit card
- Free Banner online banking, mobile banking and Bank-by-Phone
- For clients age 65 and over, 50% off any personal check style (with standard shipping), or pay just shipping and handling cost for Banner-logo wallet checks
- Connected Savings account with no monthly service charge: \$25 opening deposit and at least \$25/month transfer from your Interest Checking account required for monthly service charge waiver.
- Free check images in paper statements

### Banner's Best Checking

- \$12 monthly service charge, waived with:
  - ✓ \$5,000 minimum daily balance, OR
  - ✓ \$10,000 average daily balance, OR
  - ✓ \$25,000 average daily combined checking/savings relationship deposit balance<sup>2</sup>
- Earns tiered interest on balances (compounded daily)
- Earns \$0.05 on debit card transactions (paid monthly)
- No Banner Bank charge to access ATMs owned by others
- No fee to use Banner Bank ATMs plus unlimited rebates of surcharges assessed by non-Banner-owned ATMs, anywhere in the United States<sup>1</sup>
- Free Mastercard<sup>®</sup> debit card
- Free Banner online banking, mobile banking and Bank-by-Phone
- 0.15%\* bonus for CDs (excludes CD specials)<sup>3</sup>
- 0.25% discount on consumer loans, in addition to 0.25% for automatic payment, subject to credit approval
- 50% off any personal check style, OR Free Banner-logo checks
- 50% off annual safe deposit box rental fee (where available) when paid automatically from your Banner's Best account
- Free cashier's checks and money orders (funds must be drawn directly from your Banner's Best Checking account)
- Connected Savings account with no monthly service charge: \$25 opening deposit and at least \$25/month transfer from your Banner's Best Checking account required for monthly service charge waiver.
- Free paper statements and free check images in paper statements

<sup>1</sup> Please notify us before planned international travel.

<sup>2</sup> Relationship balances include all checking and savings accounts including the primary account holder as either a primary or joint account holder.

<sup>3</sup> On selected terms and applies to both new certificates of deposit and to renewals.

\*0.25% bonus until May 1, 2021

We offer many savings account and certificates of deposit options. The rates and terms on existing Islanders Bank CDs will remain the same through the current maturity date.

## SAVINGS ACCOUNTS & CERTIFICATES OF DEPOSIT

### Connected Savings

- \$3 monthly service charge<sup>1</sup>, waived with:
  - ✓ \$100 minimum daily balance, OR
  - ✓ Set up automatic monthly transfer of at least \$25 from your Banner Bank checking account
- Competitive interest rates compounded daily and credited quarterly
- Banner online banking, mobile banking and Bank-by-Phone
- First 6 limited<sup>2</sup> withdrawals/transfers per month free; \$5 per withdrawal after 6
- Unlimited withdrawals in person or by ATM
- Link to your Banner Bank checking account for overdraft protection<sup>3</sup>

### Money Market Savings

- \$10 monthly service charge, waived with:
  - ✓ \$1,000 minimum daily balance
- Tiered interest rates, compounded daily and credited monthly
- Banner online banking, mobile banking and Bank-by-Phone
- First 6 limited<sup>2</sup> withdrawals/transfers per month free; \$5 per withdrawal after 6
- Unlimited withdrawals in person or by ATM
- Link to your Banner Bank checking account for overdraft protection<sup>3</sup>

### Banner's Best Savings

- \$10 monthly service charge, waived with:
  - ✓ \$5,000 minimum daily balance
- Tiered interest rates, compounded daily and credited quarterly
- Banner online banking, mobile banking and Bank-by-Phone
- First 6 limited<sup>2</sup> withdrawals/transfers per month free; \$5 per withdrawal after 6
- Unlimited withdrawals in person or by ATM
- Link to your Banner Bank checking account for overdraft protection<sup>3</sup>

### Certificates of Deposit

- Competitive interest rates, compounded daily
- Free Banner online banking, mobile banking and Bank-by-Phone
- Available in terms from 3 months to 119 months

### Individual Retirement Accounts

- Competitive interest rates, compounded daily
- Free Banner online banking, mobile banking and Bank-by-Phone
- Available in terms from 3 months to 119 months
- No IRA annual fee
- Contributions may be tax deferred (consult a tax advisor)

<sup>1</sup> No service charge or minimum balance requirement if the primary account owner is under age 18.

<sup>2</sup> Excessive withdrawal fee applies when the account exceeds 6 pre-authorized, automatic, electronic, ACH, telephone, online or wire withdrawals or transfers, or payments by check or debit card payable to third parties per statement period, if no more than 31 days. If statement period is quarterly, 6 pre-authorized withdrawals are allowed per calendar month.

<sup>3</sup> Subject to transaction limits and funds availability.



# Additional Information about Banking with Us

## Statements

Your final Islanders Bank deposit account statement will be produced as a paper statement Friday, 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 enroll in online statements beginning 8 a.m., Monday, February 8, 2021. Once logged into online banking, expand the Transactions menu, click Statements and follow the on-screen instructions. You will be able to access historical statements no later than February 12, 2021.

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

Statements do not automatically include check images, but you may request they be included. There is no fee for check images to be included with Interest Checking or Banner's Best Checking accounts and a \$2 monthly fee is assessed for all other checking account types.

## 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.

## Overdraft Protection

If you currently have Overdraft Sweep Protection, this will remain in place.

**We offer two primary options for overdraft protection:**

**Link your Banner Bank Savings and Checking accounts** – Should your checking account become overdrawn, funds will be transferred from your linked account in \$25 increments. A lesser amount may be transferred if your savings or linked account available balance is not sufficient to satisfy a full \$25 increment. A \$10 transfer fee is charged when a transfer from a deposit account successfully prevents overdrafts on the protected account.

We may make the transfer from the deposit account specified, even though the transfer may reduce the balance in the debited account below any minimum balance requirement for that account and could result in a monthly service fee for that account. Overdraft Sweeps that would debit an account that has met or exceeded the limit for electronic debits will suspend transfer activity until the start of a new month or statement cycle.

**Link your Banner Bank Line of Credit and Checking accounts** – Should your checking account become overdrawn, funds will be transferred from your linked Personal or Home Equity Line of Credit in \$25 increments. A lesser amount may be transferred if the available balance of the line of credit is not sufficient to satisfy a full \$25 increment.

If you would like to implement overdraft protection using a savings account or line of credit, contact us at 800-272-9933 (7 a.m. to 7 p.m. PT weekdays) or visit [www.bannerbank.com/overdraft-protection](http://www.bannerbank.com/overdraft-protection).

# *How To Reach Us*

## **Branches**

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

## **New Options:**

### **Phone**

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

### **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 as well as mobile devices, access this service from within online banking Monday-Friday 7 a.m. – 6 p.m.

### **Loan Customer Service**

If you have loan-related questions, please continue to contact your 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.

### **Email\***

Online banking Questions: [online@bannerbank.com](mailto:online@bannerbank.com)

General banking Questions: [bannerbank@bannerbank.com](mailto:bannerbank@bannerbank.com)

Real Estate Loan Questions: [homeloans@bannerbank.com](mailto:homeloans@bannerbank.com)

### **Web**

[bannerbank.com](http://bannerbank.com)

### **Mail by U.S. Postal Service**

Banner Bank

P.O. Box 907

Walla Walla, WA 99362-0265

**For a complete list of all our branches and locations, please visit us at [bannerbank.com](http://bannerbank.com).**

**\*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 us a message through our Secure Message Center while logged in to our online banking.



# DEPOSIT ACCOUNT DISCLOSURES

# CONSUMER DISCLOSURES

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## Terms and Conditions of Your Account

**AGREEMENT** – This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully. If you sign the signature card or open or continue to have your account with us, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

This agreement is subject to applicable federal laws and the laws of the state in which you opened your account (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

1. Summarize some laws that apply to common transactions;
2. Establish rules to cover transactions or events which the law does not regulate;
3. Establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
4. Give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document.

As used in this document the words “we,” “our,” and “us” mean the financial institution and the words “you” and “your” mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular.

**LIABILITY** – You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and can be deducted directly from the account balance whenever sufficient funds are available. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft. This includes liability for our costs to collect the deficit including, to the extent permitted by law, our reasonable attorneys’ fees.

**DEPOSITS** – We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn “on us”). Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our “daily cutoff time” on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open.

**WITHDRAWALS** – Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs in the space designated for signatures on the signature card may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person signing the signature card to indorse any item payable to you or your order for deposit to this account or any other transaction with us. We may charge your account for a check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us, by any method we do not specifically permit, which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. Even if we honor a nonconforming request,

we may treat continued abuse of the stated limitations (if any) as your act of closing the account. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. The fact that we may honor withdrawal requests that overdraw the available account balance does not obligate us to do so later. See the funds availability policy disclosure for information about when you can withdraw funds you deposit. For those accounts for which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal.

We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

**OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION** – these rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

Account Type	Beneficiary Designation
Single Account	Is owned by one person
Joint Account – With Survivorship (And Not As Tenants In Common)	Is an account in the name of two or more persons. Each of you intend that when you die the balance in the account (subject to any previous pledge to which we have agreed) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common.
Joint Account – No Survivorships (As Tenants In Common)	Is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the "number of signatures" necessary for withdrawal.
Community Property Account	Such an account is issued to a husband and wife who intend that all of the property in the account, including earnings, be held as community property.
Revocable "Totten" Trust or Pay-On-Death Account	If two or more of you create this type of account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either of these account types may: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.
Fiduciary Accounts	Accounts where relationships of parties are governed by agreements (e.g., trust or agency agreements) or other legal arrangements (e.g., guardianship, personal representative of estate, representative payee) and a fiduciary manages the account for one or more beneficiaries.

**BUSINESS ACCOUNTS** – Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. We may require the governing body of the legal entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the legal entity.

**STOP PAYMENTS** – You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. To be effective, your stop-payment order must precisely identify the number, date and amount of the item, and the payee. You may stop payment on any item drawn on your account whether you sign the item or not, if you have an equal or greater right to withdraw from this account than the person who signed the item. A release of the stop-payment request may be made only by the person who initiated the stop-payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

**TELEPHONE TRANSFERS** – A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Unless a different limitation is disclosed in writing, we restrict the number of transfers from a savings account to another account or to third parties, to a maximum of six per month (less the number of "preauthorized transfers" during the month). Other account transfer restrictions may be described elsewhere.

**AMENDMENTS AND TERMINATION** – We may change any term of this agreement. Rules governing changes in interest rates are provided separately. For other changes, we will give you reasonable notice in writing or by any other method permitted by law. We may also close this account at any time upon reasonable notice to you and tender of the account balance personally or by mail. Notice from us to any one of you is notice to all of you.

**STATEMENTS** – You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures, alterations, forgeries, or any other errors in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

**ACCOUNT TRANSFER** – This account may not be transferred or assigned without our prior written consent.

**DIRECT DEPOSITS** – If, in connection with a direct deposit plan, we deposit any amount in an account which should have been returned to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

**TEMPORARY ACCOUNT AGREEMENT** – If this option is selected, this is a temporary account agreement. Each person who signs in the space designated for signatures on the signature card (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

**SETOFF** – We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt you owe us now or in the future, by any of you having the right of withdrawal, to the extent of such persons' or legal entity's right to withdraw. If the debt arises from a note, "any due and payable debt" includes the total amount of which we are entitled to demand payment under the terms of the note at the time we set off, including any balance the due date for which we properly accelerate under the note.

This right of setoff does not apply to this account if: (a) it is an IRA or other tax-deferred retirement account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal only arises in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

**AGENT (Single Accounts only)** – A single individual is the owner. The agent is merely designated to conduct transactions on the owner's behalf. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf.

**RESTRICTIVE LEGENDS** – We are not required to honor any restrictive legend on checks you write unless we have agreed in writing to the restriction. Examples of restrictive legends are "must be presented within 90 days" or "not valid for more than \$1,000."

**ACH AND WIRE TRANSFERS** – This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer for which Fedwire is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by Automated Clearing House Association rules. These rules provide, among other things that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. If we receive a credit to an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

**FACSIMILE SIGNATURES** – You authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose.

**PLEDGES** – Unless we agree otherwise in writing, each owner of this account may pledge all or any part of the funds in it for any purpose to which we agree. Any pledge of this account must first be satisfied before the rights of any surviving account owner or account beneficiary become effective.

## Funds Availability Policy

**YOUR ABILITY TO WITHDRAW FUNDS.** Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before the end of business on a business day we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after the end of business or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

**HOLDS ON OTHER FUNDS.** If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately, but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

**LONGER DELAYS MAY APPLY.** In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. However, the first \$225 of your deposits will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

**IN ADDITION,** funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

**SPECIAL RULES FOR NEW ACCOUNTS.** If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits into your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,525 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available by the ninth business day after the day of your deposit.



# Schedule of Fees

For separate Analyzed Account and Treasury Management pricing, please contact your Relationship Manager.

Service	Fee
<b>Account Reconciliation</b> (per hour) – \$10 minimum	\$25/hour
<b>Bank-to-Bank Transfer</b> (Online) <ul style="list-style-type: none"> <li>• Incoming</li> <li>• Outgoing</li> </ul>	No Charge \$2
<b>Canadian Draft</b>	\$20
<b>Cashier's Check</b> <ul style="list-style-type: none"> <li>• Re-issue (if lost, additional documentation required)</li> </ul>	\$6 \$10
<b>Check Collection</b> (Incoming and Outgoing) <ul style="list-style-type: none"> <li>• Domestic</li> <li>• International</li> </ul>	\$40 \$50
<b>Check Images in paper statements</b> (Monthly) <ul style="list-style-type: none"> <li>• Consumer Account</li> </ul>	\$2
<b>Debit Card Personalization</b> <ul style="list-style-type: none"> <li>• Instant Issue Image Gallery</li> <li>• Custom Design</li> </ul>	\$5 \$12
<b>Debit Card Replacement</b> <ul style="list-style-type: none"> <li>• After first replacement</li> <li>• Rush replacement</li> </ul>	\$5 \$25
<b>Deposited Item Return</b> <ul style="list-style-type: none"> <li>• Re-Deposited Item</li> </ul>	\$10 \$10
<b>Dormant Account Fee</b> (per month, after 12 months of no client account activity)	\$5/month
<b>Foreign Currency Exchange</b> <ul style="list-style-type: none"> <li>• Canadian (Client)</li> <li>• Canadian (Non-Client)</li> <li>• Non-Canadian</li> </ul>	No Charge 10%/Minimum \$2 \$25
<b>Foreign Draft</b>	\$35
<b>Levy/Garnishment</b>	\$100
<b>Money Order</b>	\$3

## Schedule of Fees continued

Service	Fee
<b>Check Cashing</b> (Non-client)	\$3%/Minimum \$5
<b>Overdraft or Returned Item</b> (per item, based on available** balance) <ul style="list-style-type: none"> <li>• Consumer Account*</li> </ul> <p>*Paid Transactions resulting in an end-of-day overdrawn balance of \$5 or less, will not be charged a fee.            *We will not charge you more than 4 Paid Item Fees in one business day on your account.            *We will not charge you more than 4 Returned Item Fees in one business day on your account.            **Please refer to the Payment Order of Items disclosure for explanation of available balance. This is provided at the time of new account &amp; upon request.</p>	\$30
<b>Overdraft Protection</b> – Transfer from Deposit Account (per day)	\$10
<b>Overdraft Balance Interest Rate</b> (Business Accounts)	WSJ Prime + 5%
<b>Personalized Checks</b>	Prices Vary
<b>Photocopy of Statement or IRS Forms</b>	\$5
<b>Research (per hour)</b> – \$10 minimum	\$30/hour
<b>Research Items (per copy)</b>	\$2
<b>Safe Deposit Box</b> <ul style="list-style-type: none"> <li>• Rental</li> <li>• Late Fee (charged 14-days after due date)</li> <li>• Key Replacement</li> <li>• Drill Fee</li> </ul>	Annual rental fee varies by box size \$5 \$25 Cost Plus \$50
<b>Special Handling of Account (per month)</b>	\$5
<b>Stop Payment (24 month life)</b>	\$35
<b>Wire Transfer</b> <ul style="list-style-type: none"> <li>• Incoming</li> <li>• Outgoing – Domestic</li> <li>• Outgoing – International</li> <li>• Research or Tracers</li> </ul>	\$15 \$30 \$50 \$25

## PAYMENT ORDER OF ITEMS

The order items are posted is important if the Available Balance\* at the end of nightly processing in your account is not enough to pay all of the items that are presented. The payment order can affect the number of items overdrawn or returned unpaid and the amount of the fees you may have to pay. To assist you in managing your account, we are providing you with the following information regarding how we generally process items.

\*Available Balance at end of nightly processing is the balance less any active hold(s). Active holds include those placed: on a recent deposit; to satisfy a garnishment or levy; or as collateral to secure a loan. Although the Available Balance is updated during the day as items are authorized or presented for payment, overdrafts are based on the Available Balance at the end of nightly processing. While the Available Balance does not include funds from other linked accounts that provide overdraft protection, transfers are made as needed and available from the linked accounts at the end of the nightly processing. Funds in linked accounts are also used for transaction authorization.

We post transactions during nightly processing each Business Day (Monday–Friday, except federal holidays). We first post deposits or external credits received before the deposit cut-off time that day. We then post withdrawals or debits (such as ATM, debit card or check transactions) received for payment from your account. We pay some types of transactions, such as debit card transactions, before other types of transactions, such as checks. Note: Except as limited by federal or state regulatory and judicial authorities, we may change the posting order at any time without notice to you.

**We process withdrawals received for payment from your account in the following order:**

- 1. Over-the-Counter (In Branch) Account Withdrawals** – in dollar order, from lowest to highest.
- 2. ATM and Debit Card** – by type of transaction, and within each transaction type in dollar order, from lowest to highest.
- 3. Account Transfers and Account Withdrawals** – by type of transaction, and within each transaction type in dollar order, from lowest to highest.
- 4. Automatic Payments** (also known as ACH) and Banner Bank “Electronic” Online Bill Pay Payments – by type of transaction, and within each transaction type in dollar order, from lowest to highest.
- 5. Checks, Banner Bank “Check” Online Bill Pay Payments, and similar items** – based on check number, from lowest to highest.

After the above transactions are complete, we post automated internal transfers to and from linked accounts, such as to provide overdraft protection or to sweep excess balances to loans or other deposit accounts.

If a check or debit (other than a debit card or ATM transaction) is presented without a sufficient Available Balance in your account, we may pay the item (creating an overdraft) or return it for insufficient funds. Overdraft and returned item fees are disclosed in the Schedule of Fees, provided separately. Previously authorized debit card and ATM transactions will not be returned, unless you have chosen overdraft coverage of debit card and ATM transactions, you will not incur an overdraft charge. We strongly encourage you to make careful records and practice good account management. This will help you avoid creating items without sufficient funds and potentially incurring resulting fees.

# Electronic Fund Transfers

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## YOUR RIGHTS AND RESPONSIBILITIES

The Electronic Fund Transfers we are capable of handling for consumers are indicated below, some of which may not apply to your account. Some of these may not be available at all terminals. Please read this disclosure carefully because it tells you your rights and obligations for these transactions. You should keep this notice for future reference.

## TYPES OF TRANSFERS, FREQUENCY AND DOLLAR LIMITATIONS

**A. Prearranged Transfers.** Preauthorized credits. You may make arrangements for certain direct deposits to be accepted into your checking and/or savings account(s).

Preauthorized payments. You may make arrangements to pay certain recurring bills from your checking and/or savings account(s).

**B. Telephone Transfers.** You may access your account(s) by telephone at 1-800-527-6435, your account numbers, and (PIN) Personal Identification Number to:

- Transfer funds from checking or savings to checking or savings
- Transfer funds from a line of credit with us to checking or savings with us
- Make payments from checking or savings to loan accounts with us
- Get checking or savings account(s) information
- The minimum amount you may transfer is \$1 per transfer or payment

**C. ATM Transfers.** You may access your account(s) by ATM using your Debit Card and personal identification number to:

- Make deposits to checking or savings accounts
- Get cash withdrawals from checking or savings accounts (limit \$750 per day)
- Transfer funds from checking or savings to checking or savings
- Get checking or savings account(s) information
- Some of these services may not be available at all terminals

**D. Point-of-Sale Transactions.** Using your card:

- You may access your checking account to purchase goods (in person, by phone, by computer), pay for services (in person, by phone, by computer), get cash from a merchant, if the merchant permits, or 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.

**E. Computer Transfers.** You may access your account(s) by computer by Online Banking at [www.bannerbank.com](http://www.bannerbank.com) and using your Electronic Credentials to:

- Transfer funds from checking or savings to checking or savings
- Transfer funds from a line of credit with us to checking or savings account with us
- Make payments from checking or savings to loan accounts with us
- Make payments from checking accounts to pay bills in amount and on day requested
- Get checking and savings account(s) information
- Bank to Bank Transfers – Within Online Banking you have the option to separately enroll to transfer funds between your linked personal deposit accounts at Banner Bank (“Accounts(s)”) and certain deposit or investment accounts (checking, savings, or money market accounts) at other U.S. financial institutions (“External Account(s)”). These funds transfers are referred to as “Bank to Bank Transfers.” The standard total Bank to Bank limit cannot exceed the \$2,500 daily limit and/or the \$25,000 monthly limit and cannot exceed 20 Bank to Bank transfers per day or 400 per month which includes both incoming and outgoing transfers. Higher limits may be requested by email or phone, and are subject to Bank approval. Outbound external transfers are subject to a fee of \$2 per transfer and may change at any time. Excess activity fees may apply if you exceed transaction limits for money market and savings accounts.
- Bill Payment Service – Within Online Banking you have the option to separately enroll in Bill Payment to pay companies or individuals. Bill Payment limits are controlled by the Bank, and may change up or down at any time without notice. Below are the current standard transaction and daily limits for electronic payments to individual Payees or email Payees: Individual Payee - \$1,900/transaction \$3,800/Process Date; Email Payee - \$2,500/transaction \$2,500/Process Date. Higher limits may be requested by email or phone, and are subject to Bank approval.

**F. Mobile Banking Transfers.** You may access your account(s) via: the application from a mobile device; via mobile text banking, or by accessing the online banking site using a mobile web browser, and using your Electronic Credentials to:

- Transfer funds from checking or savings to checking or savings
- Transfer funds from a line of credit with us to checking or savings with us
- Make payments from checking or savings to loan accounts with us
- Make payments from checking accounts to pay bills to existing payees
- Get checking and savings account(s) information
- Snapshot Deposit – Upon enrollment, you may deposit checks from your mobile device. Daily deposits for consumers are limited to 10 items, totaling \$5,000, and may not result in immediate funds availability. Monthly deposits are limited to 30 items, totaling \$20,000. For business clients, deposits are limited to 10 items a day, totaling no more than \$10,000 and monthly deposits are limited to 30 per month totaling no more than \$30,000. Not available for foreign (non-U.S.) checks. Deposits must be received by 6 p.m. Pacific Time in order to receive same-day credit. Deposits received after 6 p.m. (PT) will be credited to your account on the next business day. Snapshot Deposit is only available within the mobile application.
- All forms of Mobile Banking (Web, App & Text) require Online Banking Enrollment. Smartphone App available in the Apple® and Android™ app stores.
- Mobile Text Banking available – setup details at: [www.bannerbank.com/advice-center/online-banking](http://www.bannerbank.com/advice-center/online-banking)
- You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.

**G. Electronic Fund Transfers Initiated by Third Parties.** You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and financial institution information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your financial institution and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

Electronic check conversion. You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills. You may:

- Make payments by electronic check from checking accounts.

Electronic returned check charge. You may authorize a merchant or other payee to initiate an electronic fund transfer to collect a charge in the event a check is returned for insufficient funds. You may:

- Make electronic payment of charges for checks returned for insufficient funds from checking accounts.

## GENERAL LIMITATIONS

In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

- Transfers or withdrawals from a Money Market or Savings account to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party, are limited to six per month (by statement cycle day). If you exceed the transfer limitations set forth above, your account shall be subject to excess transaction fees.
- You agree not to disclose or otherwise make your PINs or passwords available to anyone. If you authorize anyone to use your PINs or passwords, that authority shall continue until you specifically revoke such authority by notifying the Bank.

## FEES

See separate Schedule of Fees and Truth in Savings Disclosure.

Except as indicated above, we do not charge for Electronic Fund Transfers.

## 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)

## DOCUMENTATION

- A. Terminal Transfers.** You can get a receipt at the time you make any transfer to or from your account using an automated teller machine or point-of-sale terminal. You may not get a receipt if the amount of the transfer is \$15 or less.
- B. Preauthorized Credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 1-800-272-9933 to find out whether or not the deposit has been made.
- C.** In addition, you will get a monthly account statement from us, unless there are no transfers in a particular month. In any case you will get a statement at least quarterly..

## PREAUTHORIZED PAYMENTS

- A. Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how:

Call or write us at the contact information included in this disclosure, in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We charge \$35 for each stop payment.

- B. Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be (you may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set).
- C. Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

## FINANCIAL INSTITUTION'S LIABILITY

- A. Liability for failure to make transfers.** If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If the transfer would go over the credit limit on your overdraft line.
- If the automated teller machine where you are making the transfer does not have enough cash.
- If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- There may be other exceptions stated in our agreement with you.

## CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

1. where it is necessary for completing transfers; or
2. in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
3. in order to comply with government agency or court orders; or
4. if you give us written permission; or
5. as explained in the separate Privacy Disclosure.

## UNAUTHORIZED TRANSFERS

**A. Consumer Liability.** Tell us at once if you believe your card and/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 and/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 and/or code, and we can prove we could have stopped someone from using your card and/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: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. MasterCard is a registered trademark of MasterCard International Incorporated.

**B. Contact in event of unauthorized transfer.** If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed at the end of this disclosure. You should also call the number or write to the address listed at the end of this disclosure if you believe a transfer has been made using the information from your check without your permission

## ERROR RESOLUTION NOTICE

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed below, 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.

1. Tell us your name and account number (if any).
2. 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.
3. 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 ( 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of 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. An account is considered a new account for 30 days after the first deposit is made, if you are a new customer.

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

**ADDITIONAL INFORMATION:**

When a Cardholder engages in an international transaction using the Card, if currency conversion is necessary, then the currency conversion will occur using either a government- mandated exchange rate or a wholesale exchange rate, selected by MasterCard. The government-mandated exchange rate that is used for a particular Transaction is the rate selected for the applicable currency on the date the Transaction is processed, which may differ from the rate selected on the date the Transaction occurred or on the date the Transaction is posted to the account. A 1.1% Currency Conversion Assessment (CCA) fee and International Service Assessment (ISA) fee will also be charged.

**INSTITUTION**

**Banner Bank**

10 South First Avenue  
P.O. Box 907  
Walla Walla, WA 99362

Client Engagement Center 1-800-272-9933

Our business days are Monday through Friday – federal holidays not included.

# Truth in Savings Disclosure

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**Special Information for All Deposit Accounts**

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

Accounts at a zero balance may be subject to closure.

An overdraft fee or returned item fee may be imposed for each overdraft created by checks, items or transactions (other than an ATM or everyday debit card transaction) when the available balance is not sufficient in your account at the end of the day.

Refer to the Schedule of Fees.

Annual Percentage Yield is noted as "APY" in rate tables below.

**CONSUMER CHECKING ACCOUNTS**

**Connected Checking**

Minimum Balance Requirements – You must deposit at least \$50 to open this account. There is no minimum balance to maintain, and no monthly service charge.

**Rewards Checking**

Minimum Balance Requirements – You must deposit at least \$50 to open this account. There is no minimum balance to maintain.

The account has a monthly service charge of \$6 imposed every statement cycle.

**Pennant Checking (also known as Interest Checking)**

Minimum Balance Requirements – You must deposit at least \$50 to open this account.



To avoid the imposition of the service charge you must meet any one of the following requirements:

- A service charge of \$7 will be imposed every statement cycle if the minimum daily balance in the account falls below \$1,000 any day of the statement cycle. –OR–
- A service charge of \$7 will be imposed every statement cycle if the primary account owner's combined checking & savings account relationship average daily balance for the statement cycle falls below \$10,000. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is statement cycle.

Variable Rate Information – The interest rate and annual percentage yield are accurate as of December 7, 2020. If you would like more current rate and yield information please call us at 1-800-272-9933. The interest rate for your account is 0.03% with an annual percentage yield of 0.03%. Your interest rate and annual percentage yield may change.

Determination of Rate – At our discretion, we may change the interest rate on your account. Frequency of Rate Change – We may change the interest rate on your account daily.

Compounding and Crediting – Interest will be compounded daily and credited monthly to your account. If you close your account before interest is credited, you will not receive the accrued interest.

Balance Computation Method – Daily Balance Method. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. The period we use is monthly statement cycle.

Accrual of Interest on Non-Cash Deposits – Interest begins to accrue no later than the business day we receive credit of the deposit of non-cash items (for example, checks).

### **Banner's Best Checking**

Minimum Balance Requirements – You must deposit at least \$50 to open this account.

To avoid the imposition of the service charge you must meet any one of the following requirements:

- A service charge of \$12 will be imposed every statement cycle if the minimum daily balance in the account falls below \$5,000 any day of the statement cycle. –OR–
- A service charge of \$12 will be imposed every statement cycle if the average daily balance for the statement cycle falls below \$10,000. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. –OR–
- A service charge of \$12 will be imposed every statement cycle if the primary account owner's combined checking and savings account relationship average daily balance for the statement cycle falls below \$25,000. The average daily balance is calculated by adding the principal in each account for each day of the period and dividing that figure by the number of days in the period.

The period we use is statement cycle.

Variable Rate Information – The interest rate and annual percentage yield are accurate as of December 7, 2020. If you would like more current rate and yield information please call us at 1-800-272-9933. The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of Rate – At our discretion, we may change the interest rate on your account.

Frequency of Rate Change – We may change the interest rate on your account daily.

Compounding and Crediting – Interest will be compounded daily and credited to your account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

Balance Computation Method – We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. The period we use is monthly statement cycle.

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Tiered rates that apply to this account:

Daily Balance	Rate	APY
\$0 - \$4,999.99	0.03%	0.03%
\$5,000 - \$24,999.99	0.03%	0.03%
\$25,000 - \$99,999.99	0.05%	0.05%
\$100,000+	0.07%	0.0%

### **Health Savings Account (HSA)**

Minimum Balance Requirements – You must deposit at least \$50 to open this account. To avoid the imposition of the service charge you must meet the following requirement:

- A service charge of \$3 will be imposed every statement cycle if the minimum daily balance in the account falls below \$2,500 any day of the statement cycle.

The period we use is statement cycle.

Variable Rate Information – The interest rate and annual percentage yield are accurate as of December 7, 2020. If you would like more current rate and yield information please call us at 1-800-272-9933. The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of Rate – At our discretion, we may change the interest rate on your account.

Frequency of Rate Change – We may change the interest rate on your account daily.

Compounding and Crediting – Interest will be compounded daily and credited to your account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

Balance Computation Method – We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. The period we use is monthly statement cycle.

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Tiered rates that apply to this account:

Daily Balance	Rate	APY
\$0 - \$2,499.99	0.05%	0.05%
\$2,500 - \$9,999.99	0.05%	0.05%
\$10,000 - \$24,999.99	0.05%	0.05%
\$25,000 - \$99,999.99	0.05%	0.05%
\$100,000+	0.12%	0.12%

- Excess Contribution Charge ..... \$10
- Transaction Correction Charge.... \$10
- Account Closing ..... \$10

## **CONSUMER SAVINGS ACCOUNTS**

### **Connected Savings**

Minimum Balance Requirements – You must deposit at least \$25 to open this account.

To avoid the imposition of the service charge you must meet either of the following requirements:

- A service charge of \$3 will be imposed every month if the minimum daily balance in the account falls below \$100 any day of the month.
- Maintain a monthly auto transfer of \$25 or greater from your Banner Bank checking account.
- The period we use is monthly.

The period we use is monthly.

The service charge is waived if the primary account owner is under 18 years of age.

Variable Rate Information – The interest rate and annual percentage yield are accurate as of December 7, 2020. If you would like more current rate and yield information please call us at 1-800-272-9933. The interest rate for your account is 0.03% with an annual percentage yield of 0.03%. Your interest rate and annual percentage yield may change.

Determination of Rate – At our discretion, we may change the interest rate on your account.

Frequency of Rate Change – We may change the interest rate on your account daily.

Compounding and Crediting – Interest will be compounded daily and credited quarterly to your account. If you close your account before interest is credited, you will not receive the accrued interest.

Balance Computation Method – Daily Balance Method. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. The period we use is statement cycle.

Accrual of Interest on Non-Cash Deposits – Interest begins to accrue no later than the business day we receive credit of the deposit of non-cash items (for example, checks).

Transaction Limitations – You may make as many in-person withdrawals at a teller window or Automated Teller Machine (ATM) as you wish. You may make no more than six (6) pre-authorized, automatic, electronic, ACH, telephone, online or wire withdrawals or transfers, or payment by check, debit card or similar order payable to third parties per monthly statement cycle. There will be a \$5 excessive withdrawal fee when these limits are exceeded.

We reserve the right to at any time require not less than 7 days' notice in writing before any withdrawal from an interest bearing account.

### **Banner's Best Savings**

Minimum Balance Requirements – You must deposit at least \$100 to open this account.

You must open and/or maintain a Banner Bank checking account to open and maintain a Banner's Best Savings account. These accounts must be combined on one statement. If you no longer maintain a Banner Bank checking account, you no longer qualify and Banner Bank may convert this account to a personal Connected Savings account.

To avoid the imposition of the service charge you must meet the following requirement:

- A service charge of \$10 will be imposed every month if the minimum daily balance in the account falls below \$5,000 any day of the month.

Variable Rate Information – The interest rate and annual percentage yield are accurate as of December 7, 2020. If you would like more current rate and yield information, please call us at 1-800-272-9933. The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of Rate – At our discretion, we may change the interest rate on your account.

Frequency of Rate Change – We may change the interest rate on your account daily.

Compounding and Crediting – Interest will be compounded daily and credited quarterly to your account. If you close your account before interest is credited, you will not receive the accrued interest.

Balance Computation Method – Daily Balance Method. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. The period we use is statement cycle.

Accrual of Interest on Non-Cash Deposits – Interest begins to accrue no later than the business day we receive credit of the deposit of non-cash items (for example, checks).

Transaction Limitations – You may make as many in-person withdrawals at a teller window or Automated Teller Machine (ATM) as you wish. You may make no more than six (6) pre-authorized, automatic, electronic, ACH, telephone, online or wire withdrawals or transfers, or payment by check, debit card or similar order payable to third parties per monthly statement cycle. There will be a \$5 excessive withdrawal fee when these limits are exceeded.

We reserve the right to at any time require not less than 7 days' notice in writing before any withdrawal from an interest bearing account.

Tiered rates that apply to this account:

Daily Balance	Rate	APY
\$0 - \$4,999.99	0.05%	0.05%
\$5,000 - \$24,999.99	0.05%	0.05%
\$25,000 - \$99,999.99	0.05%	0.05%
\$100,000 - \$249,999.99	0.10%	0.10%
\$250,000 - \$999,999.99	0.12%	0.12%
\$1,000,000+	0.18%	0.18%

### **Money Market Savings**

Minimum Balance Requirements – You must deposit at least \$100 to open this account.

To avoid the imposition of the service charge you must meet the following requirement:

- A service charge of \$10 will be imposed every month if the minimum daily balance in the account falls below \$1,000 any day of the month.

The period we use is monthly statement cycle.

Variable Rate Information – The interest rate and annual percentage yield are accurate as of December 7, 2020. If you would like more current rate and yield information please call us at 1-800-272-9933. The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of Rate – At our discretion, we may change the interest rate on your account. Frequency of Rate Change – We may change the interest rate on your account daily.

Compounding and Crediting – Interest will be compounded daily and credited monthly to your account. If you close your account before interest is credited, you will not receive the accrued interest.

Balance Computation Method – Daily Balance Method. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. The period we use is monthly statement cycle.

Accrual of Interest on Non-Cash Deposits – Interest begins to accrue no later than the business day we receive credit of the deposit of non-cash items (for example, checks).

Transaction Limitations – You may make as many in-person withdrawals at a teller window or Automated Teller Machine (ATM) as you wish. You may make no more than six (6) pre-authorized, automatic, electronic, ACH, telephone, online or wire withdrawals or transfers, or payment by check, debit card or similar order payable to third parties per monthly statement cycle. There will be a \$5 excessive withdrawal fee when these limits are exceeded.

We reserve the right to at any time require not less than 7 days' notice in writing before any withdrawal from an interest bearing account.

Tiered rates that apply to this account:

Daily Balance	Rate	APY
\$0 - \$2,499.99	0.05%	0.05%
\$2,500 - \$9,999.99	0.05%	0.05%
\$10,000 - \$24,999.99	0.05%	0.05%
\$25,000 - \$99,999.99	0.05%	0.05%
\$100,000 - \$999,999.99	0.12%	0.12%
\$1,000,000+	0.18%	0.18%

### **All Savings**

An overdraft fee or returned item fee may be imposed for each overdraft created by checks, items or transactions (other than an ATM or everyday debit card transaction) when the available balance is not sufficient in your account at the end of the day.

Refer to Schedule of Fees.

## **Important Information About Your Checking Account**

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### **Substitute Checks and Your Rights**

What is a substitute check? To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

What are your rights regarding substitute checks? In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do you make a claim for a refund? If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at one of the following:

**Banner Bank**

10 South First Avenue  
P.O. Box 907  
Walla Walla, WA 99362

**Client Engagement Center:**

1-800-272-9933

**Visit Your Local Branch**

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check or information to help us identify the substitute check, such as the check number, the name of the person to whom you wrote the check or the amount of the check.

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