

MASTERCARD® HOME EQUITY REWARDS CARD TERMS AND CONDITIONS

The Terms and Conditions (“Terms”) for your Mastercard® Home Equity Rewards Card (“Card”) are detailed below. By activating your Card, you acknowledge receipt of this notice and acceptance of these Terms. Your Card use is also governed by the Credit Agreement and Disclosure for your home equity line of credit (including any amendments or changes in terms) and related documents, which you received separately. If there are any inconsistent provisions between these Terms and any other agreement or disclosures with respect to the Card, these Terms shall control. Please read these Terms carefully and keep this document for future reference.

Important Resources

- Cardholder Inquiry Service—24 hour general account or card benefit inquires 1-800-Mastercard (1-800-627-8372).
- Emergency Card Replacement and Emergency Cash Disbursement 1-800-Mastercard (1-800-627-8372).
- Lost/Stolen Card Reporting 1-800-272-9933.
- TruRewards – Exciting points-based rewards program! See www.bannertrurewards.com for additional information, or inquire at your branch.
- See the *Mastercard Guide to Benefits* to review the shopping, security and travel benefits associated with your Card.

Definitions

Unless inconsistent, words and phrases used in this document shall be construed so that the singular includes the plural and the plural includes the singular. The words “we,” “our,” “bank” and “us” refer to Banner Bank, the institution which issues the Card. The words “Customer”, “you” and “your” refer to the owner of the account for which Card transactions are permitted. The word “Cardholder” refers to any person authorized by you to use the Card. The word “Card” refers to your MasterCard® Home Equity Rewards Card.

Types of Transfers, Frequency and Dollar Limitations

1. Point-Of-Sale Transactions. You may obtain a credit advance on your Home Equity account to purchase goods (in person, by phone, by computer), pay for services (in person, by phone, by computer), and almost anything you can do with a credit card. **Standard daily spending limit is a maximum of \$5,000.** This limit can be raised or lowered based on customer request and branch approval.
2. Cash Advances. You may use the Card to obtain a credit advance in cash from any source where you can use a credit card (e.g., ATM withdrawals, cash advances, or cash back at point of sale).

Stop Payment

Generally, you may NOT place a stop payment on any purchase, Point-Of-Sale transaction, or cash advance. Notwithstanding the foregoing, however, you may stop payment on recurring transactions processed through Mastercard that have not yet posted to your account.

Your Billing Rights

KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us in Case of Errors or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us [on a separate sheet] at address listed below. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

Special Rule for Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services.

There are two limitations on this right:

- (a) You must have made the purchase in your home state or, if not within your home state within 100 miles of your current mailing address; and
- (b) The purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

International Transactions & Exchange Rates

When you engage in an international transaction using your 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 currency conversion rate Mastercard generally uses is the rate for the applicable currency that is in effect on the day the transaction occurred. However, in limited situations, particularly where Mastercard transaction processing is being delayed, Mastercard may instead use the rate for the applicable currency in effect on the day the transaction is processed.

A combination 1.1% Currency Conversion Assessment fee (CCA) and International Service Assessment (ISA) fee will also be charged.

Amendments and Change in Terms

We may from time to time amend these Terms & Conditions to the extent allowed by applicable federal and state law. We will notify you by mail of such amendments, and subject to the requirements of applicable law, any amendment to this Agreement will become effective at the time stated in such notice.

Use of your Card after receipt of notice of an amendment constitutes your acceptance of the change.

Additional Information about Your Mastercard Home Equity Rewards Card

Your Card must not be used for any unlawful purpose, including the purchase of goods or services prohibited by local law. We reserve the right, but are not obligated, to reject any internet gaming, gambling, lottery or similar transaction. Without limiting the foregoing, we reserve the right, but are not obligated, to reject any transaction we reasonably believe to be unlawful or attempted in connection with any transaction we reasonably believe to be unlawful. If any such transaction is not rejected, we are authorized to debit your account. We will not be liable if you engage in any illegal transaction.

Contact Information and Business Hours

To contact us you may call or write:

Toll Free Phone: 1-800-272-9933
Monday-Friday from 7am-7pm Pacific Time

Email: BannerBank@BannerBank.com

Secure Message: Submit a secure message using your Banner Bank Online Banking Access

Mailing Address: Banner Bank
Attn: Electronic Disputes PO Box 907
Walla Walla WA 99362

Our business days are Monday – Friday, excluding Holidays