

# Notice of upcoming fees changes.

## Effective June 5, 2023, the following fees are eliminated for all Banner Bank consumer checking and savings accounts:

- Deposited Item Return Fee
- Deposited ACH Item Return Fee
- Re-Deposited Item Fee
- Returned Item Fee<sup>1</sup>
- Overdraft Protection Transfer Fee

<sup>1</sup> Overdraft Fee remains in place.

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**The following language replaces the current language on page 27 of the Consumer Deposit Account Agreement.**

\*\*Paid transactions resulting in an end-of-day overdrawn balance of \$5.00 or less, will not be charged a fee. We will not charge you more than 4 Overdraft Item Fees in one business day on your account.

