



Banner Bank TruRewards® and World Rewards Mastercard® Credit Card Terms and Conditions

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	15.74% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	7.24% introductory APR. This APR will apply to balance transfers posted within 60 days of account opening and will continue to apply until the balance transfer amount is paid off in full. After that, your APR will be 15.74% . This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	21.74% . This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 calendar days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	There will be no minimum charge.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .
Fees	
Annual Fee	None for unsecured TruRewards and World Rewards Credit Cards \$25 for Secured Credit Cards
Transaction Fees - Balance Transfer - Cash Advance - International Transaction	None None 1.10% of the amount of each transaction in U.S. dollars
Penalty Fees - Late Payment - Returned Payment	Up to \$20 , not to exceed the amount of the minimum payment due None

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

The information about the costs of the card described in this application is accurate as of October 30, 2025. This information may have changed after that date. To find out what may have changed, please call us at 1-800-790-2755.

How Variable Interest Rates Are Determined: Except for any introductory rates, the rates shown above are variable rates and determined by a combination of the Prime Rate added to a margin. The "Prime Rate" used is the highest Prime Rate published in the "Money Rates" section of The Wall Street Journal two business days before the closing date shown on your billing statement (or if not published on that day, on the date of its next publication following that date). Because the Prime Rate may vary, your variable interest rate will go up or down if the Prime Rate changes. If the Prime Rate increases, the Regular APR may increase. As a result, the Interest Charges, the Total Minimum Payment Due, and the number of payments to pay off your balance may also increase. We add 8.74% to the Prime Rate to determine the APR on Purchases and Balance Transfers. We add 14.74% to the Prime Rate to determine the APR on Cash Advances. Prime Rate: Variable APRs are based on the 7.00% Prime Rate as of 10/30/2025.

Additional Terms and Conditions

If an account is opened, you will receive a Credit Card Agreement ("Agreement") with your card. You agree to the terms of this Agreement by: using the account or any card, authorizing their use, or making any payment on the account. We have the right to change the account terms (including the APRs) in accordance with your Agreement. **You may review the Agreement at <https://www.bannerbank.com/financial-resources/terms-and-tips>, or request a paper copy from a Banner Bank branch.**

You must be at least 18 years old and reside in WA, OR, ID or CA with a valid Social Security Number or Tax Identification Number issued by the United States government, in order to qualify for a Banner Bank Mastercard Credit Card. Additional restrictions and requirements may apply. Use of the account, including for purchases and other transactions, must be primarily for personal, family, or household purposes, and not for any business purpose. Information we collect about you, including your personal information, is governed by our privacy policy, which can be found at www.bannerbank.com/privacy-policy.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

CREDIT REPORT AUTHORIZATION

By submitting an application for credit, you authorize us to obtain credit bureau reports that we will use when considering your application for credit. You also authorize us to obtain credit bureau reports and any other information about you in connection with the extensions of credit on your account, the administration, review or collection of your account and other lawful purposes. If you ask, we will tell you the name and address of the credit bureau from which we obtained a report about you. You also authorize us to verify your employment, income and other relevant information.

COMMUNICATION AUTHORIZATION

By providing a telephone number, you agree that we have your express consent to contact you at the number provided about any of your Banner Bank accounts, and that we may use text messaging, artificial or prerecorded voice messages and automatic dialing technology to call you for any non-telemarketing purpose, including but not limited to informational, account servicing, and collection calls. Message and data rates may apply. You also agree that by providing your email address, we have your permission to contact you through your email address to notify you of progress on your application, provide important account information, to let you know about other products and services.

BALANCE TRANSFERS

If approved, you may be eligible to make a balance transfer(s) at the time you open your account from credit card accounts or other types of accounts with other financial institutions. Balance transfers may not be used to pay off or pay down any Banner Bank accounts, either opened in your name or any other person. Allow at least three weeks from account opening for processing a balance transfer.

Balance transfers are subject to a balance transfer fee as well as other finance charges, which are incurred from the transaction date of the balance transfer. **See the Agreement for additional balance transfer terms and restrictions.**

SECURED CREDIT CARD

The secured card is a Banner Bank Mastercard Credit Card that is secured by a Banner Bank deposit account that you must open with your secured card, with a balance at least equal to the desired credit limit (\$300 to \$5,000), and subject to your agreement to a Security Agreement. A secured card can be used to improve the credit of clients with poor credit or little credit history. **See the Agreement and Security Agreement for additional secured card terms and restrictions.**

JOINT APPLICANTS

If you are applying for a joint account with another applicant, each applicant acknowledges and agrees it intends to apply for joint credit, and, if approved, each joint account holder will be individually and jointly responsible for paying all amounts due on the account, even if one joint account holder is unable or unwilling to pay. **See the Agreement for additional joint account terms and restrictions.**

OTHER DISCLOSURES

California residents: A married applicant may apply for a separate account in your name alone, regardless of marital status. Additionally, we may obtain information at any time from the California Department of Motor Vehicles. You agree to waive the address confidentiality requirements section of the California Vehicle Code (Section 1808.21).

Washington State residents: Washington state law prohibits discrimination in credit transactions because of race, creed, color, national origin, sex, or marital status. The Washington State Human Rights Commission administers compliance with this law.

TruRewards® Program Terms and Conditions

The following is a summary of key terms and conditions for the Banner Bank TruRewards Program ("Program"). This summary is for informational purposes only. The TruRewards Terms and Conditions shall govern your participation in the Program.

You will receive complete TruRewards Terms and Conditions with your account opening materials if your application is approved. Your Banner Bank TruRewards Mastercard or World Rewards Mastercard Credit Card ("Rewards Card") will be automatically enrolled into the Program. There is no cost for Program participation. You may choose not to take advantage of the Program and not to redeem rewards, but you cannot cancel your participation in the Program. If your Credit Card is closed, cancelled, or terminated, the positive points balance in TruRewards Account will be forfeited and cannot be transferred to another TruRewards Account.

Eligibility in the Program is restricted to individuals who have a Rewards Card statement address within the 50 United States, the District of Columbia or any U.S. Possession or Territory.

You may review the TruRewards Terms and Conditions at <https://trurewards.bannerbank.com/resources/program-terms/>, or request a paper copy from a Banner Bank branch. The following is a summary of key terms and conditions of the Program.

You can view your TruRewards account activity online by visiting trurewards.bannerbank.com or worldtrurewards.bannerbank.com, or by clicking on TruRewards within the Banner Bank online banking website. The website will show the number of points you have in your TruRewards account, the recent qualifying purchases made with your enrolled card, and any redemption activity.

EARNING POINTS

Points are earned on Qualifying Transactions. Qualifying Transactions are purchases of products and services, minus returns or refunds, made with a Rewards Card. The following types of transactions are not considered Qualifying Transactions and thus will not earn Points: balance transfers, cash advances or cash-like transactions, interest charges, fees of any kind, that Banner Bank charges for Rewards Card servicing. All Qualifying Transactions made with cards with the same card number (cards opened for authorized users) will earn points in a single TruRewards Account, Points earned from each card will automatically be pooled together into one available Point balance.

You will earn **four** points for each \$1.00 of a qualifying purchase made with your Rewards Card. Purchase amounts, including tax, will be rounded to the nearest whole dollar amount to determine the number of points to be posted to your account. Points are earned on eligible Net Purchases. Net Purchases are Purchases minus credits and returns. Not all transactions are eligible to earn points, such as Advances, Balance Transfers, fee and finance charges.

Account must be open and current (that is, no Minimum Payment is past due) on the closing date of the billing cycle in order to earn and redeem points.

Banner Bank World Rewards Mastercard Credit Cards will earn additional points bonus based on annual spending. With every \$10,000 spent in a calendar year, you will receive 10,000 points bonus, up to 10 instances. Bonus points will be added to TruRewards Account within 6 weeks after the \$10,000 spend requirement is achieved.

REWARDS REDEMPTION

For a current list and description of available rewards, as well as the number of points necessary to obtain such reward, and to redeem Points, you will need to visit the Program website trurewards.bannerbank.com or worldtrurewards.bannerbank.com, or call the customer service department at 866-352-1195 once a new Credit Card Account is opened for you.

POINTS EXPIRATION

Points are redeemed on a first-in, first-out basis. Points will expire at the end of the 60th month from the date earned.

PROGRAM CHANGES

We reserve the right to change the Program terms and conditions with or without prior notice (except where required by law).



Cards are issued and serviced by Banner Bank. Member FDIC. Equal Housing Lender