



Mobile Text Banking Agreement

1. General

This Mobile Text Banking Agreement ("Agreement") for accessing your Banner Bank account(s) via the Internet, or mobile service provider, explains the terms and conditions governing the Banner Bank Internet Account Access Services and other banking services offered through Banner Bank (collectively, the "Internet Account Access Services"). By using the Internet Account Access Services you agree to abide by the terms and conditions of this Agreement. This Agreement will be governed by and interpreted in accordance with federal law and regulation, and to the extent there is no applicable federal law or regulation, by the laws of the state in which you opened your account(s). The terms "our," "we," "us," "Banner Bank," and "Bank" refers to Banner Bank. "You" refers to each signer on an account. The term "bank business day" means Monday through Friday, excluding Federal and State of Washington holidays. Internet Account Access Services can be used to access products and accounts made available by Banner Bank. The applicable account disclosure statement also governs each of your accounts.

2. Protecting Your Account

Notify us at once if you believe another person has improperly obtained your Internet Account Access Password. Also notify us if someone has transferred or you think someone may transfer money from your account without your permission, or if you suspect any fraudulent activity on your account. To notify us, call Banner Bank at 1-800-272-9933 or write Banner Bank, P.O. Box 907, Walla Walla WA 99362, Attention: Online Banking Department.

For Consumer Accounts: If your Internet Password has been compromised and you tell us within two (2) bank business days after learning of the loss or theft, you can lose no more than \$50 if someone used your Internet Password without your permission to access a Banner Bank deposit account. If you do NOT tell us within two (2) bank business days after you learn of the loss or theft, and we could have stopped someone from taking money without your permission had you told us, you could lose as much as \$500 of the disputed amount.

If your monthly statement shows withdrawals, transfers or purchases that you did not make or authorize, you must notify us at once. If you do not notify us within sixty (60) days after the account transaction detail information was transmitted or mailed to you, and we could have stopped someone from taking money if you had told us in time, you may not get back any money lost after the sixty (60) days. If there are extenuating circumstances that kept you from telling us, the time periods in this section may be extended.

A. Preventing Misuse

It is extremely important that you take an active role in the prevention of any wrongful use of your account. If you find that your records do not agree with ours, you must immediately call Banner Bank at 1-800-272-9933.

3. Accessing Your Banner Bank Accounts

A. Requirement

To access your account(s) through the Internet, or mobile service provider, you must have an eligible Banner Bank account, enroll in the Internet Account Access Service, and have an Online Banking Password. In addition, you must have the required Internet secure browser software as defined by the Bank.

B. New Services

Banner Bank may, from time to time, offer and introduce new Internet services. The Bank will notify you of the existence of these new products and services. By using these services when they become available, you agree to be bound by the rules, which will be communicated to you, concerning these services.

C. Fees

There are currently no monthly or transaction fees for accessing your account(s) through the Internet. However, fees,

as described in the applicable Product or Account Disclosure Statement or Schedule of Selected Service Fees, may apply to services ordered online and to transfers from a credit account. Please note that your Internet and/or mobile service provider may assess fees.

4. Terms and Conditions

The first time you access your Banner Bank account(s) through mobile SMS account access, you confirm your agreement to be bound by all of the terms and conditions of this Agreement and acknowledges your receipt and understanding of this disclosure.

A. Your Internet Password

You will be given or you will select an initial Online Banking Password. The first time you access your Banner Bank account(s) you will be required to select a new Password. We recommend that you change your Password regularly and do not use your telephone number or birth date as your Password. You are authorizing Banner Bank to act on instructions received under your Password. You are responsible for keeping your Password, account number(s) and other account data confidential at all times.

B. Our Liability

Except as specifically provided for this Agreement or where the law requires a different standard, you agree that neither the Bank nor the Internet Service Provider, or Mobile Service Provider, shall be responsible for any loss, property damage or bodily injury, whether caused by the Bank, equipment, mobile device, software, or Internet access providers or any agent or subcontractor of any of the foregoing. Nor shall the Bank or the Internet Service Providers be responsible for any direct, indirect, special or consequential, economic or other damages arising in any way out of the installation, use or maintenance of the equipment, software or Internet browser or access software.

C. Changes to Fees or Other Terms

We reserve the right to change the fees or other terms described in this Agreement. However, when changes are made to any fees, we will notify you online, or will send a notice to you at the address shown on our records. All notices will be sent at least thirty (30) days in advance of the effective date of the change, unless an immediate change is necessary to maintain the security of the system. If such a change is made, and it can be disclosed without jeopardizing the security of the system, we will provide you with written or electronic notice within thirty (30) days after the change. By continuing to use the accounts or services to which these changes relate, you are accepting the changes. The applicable Account Disclosure Statement governs changes to fees applicable to specific accounts.

D. Disclosure of Account Information

You authorize the Bank to disclose to selected third parties, information you have provided or that we have or our affiliates have obtained about your accounts. Such third parties may include, subsidiaries of Banner Bank, agents of the Bank such as independent auditors, consultants, or attorneys; government agencies under court orders or regulations; to verify the existence and condition of your account for a third party such as a credit bureau or merchant; or if you give us your permission.

E. Other General Terms

In addition to this Agreement you agree to be bound by and will comply with the requirements of the applicable Account Disclosure Statement, the Bank's rules and regulations, the rules and regulations of any funds transfer system to which the Bank belongs, and all applicable State and Federal laws and regulations. The Bank also agrees to be bound by them. The Bank reserves the right to terminate this Agreement and your access to the Mobile SMS Account Access Service in whole or in part, at any time without prior notice.

If you do not access your accounts via the Mobile SMS Account Access Service for any six (6) month period, Bank reserves the right to disconnect your service without notice. You agree to be responsible for any telephone charges incurred for accessing your accounts through online banking.

5. Other Information

A. Balance Inquiries

March 20, 2017

You may use the service to inquire on the balance of your account(s) or the detail of transaction(s). In order to initiate one of these transactions, you must first use your Password to obtain access to the Service. The balance shown on your PC or mobile device may include deposits still subject to verification by us. The balance shown also may differ from your records because it may not include deposits in progress, outstanding checks, or other withdrawals, or charges. Certain features, information, types of transactions or other services available while using the mobile device are only available for certain Banner Bank accounts and may not be available when accessing the services via mobile device or for all of your Banner Bank accounts.

B. Equipment

We are not responsible for any loss, damage or injury resulting from an interruption in your electrical power or telephone service; the disconnecting of your telephone line by your local telephone company or from deficiencies in your line quality; or any defect or malfunction of your PC, modem, telephone line, or mobile device. We are not responsible for any services relating to your PC, or mobile device, other than those specified in this Agreement. If any equipment failure occurs in any way relating to your PC, modem, telephone line, or mobile device, Banner Bank is not responsible.

Business Days/Hours of Operation

Our business days are Monday through Friday, except bank holidays. The service is available 24 hours a day, seven days a week, except during maintenance periods.

Bank by Phone 24 hours a day 1-800-527-6435

www.bannerbank.com

Text Command Options to 226563 For The Following Information:	
BAL or BAL <account nickname>	Request account balance
HIST <account nickname>	Request account history
XFER <from account nickname><to account nickname><amount>	Transfer funds between accounts
LIST	Receive a list of keywords
HELP	Receive a list of contact points for information on text banking
STOP	Stop all text messages to the mobile device (for text banking and SMS alerts/notifications)
START	Enable message send/receive for text banking