

# TruRewards and World Rewards Mastercard®

Owned and serviced by Banner Bank

## Benefit from our TruRewards & World Rewards Mastercards:

- ✓ **Get 4 points for every \$1 spent:**  
Redeemable for local rewards, air travel, and more!
- ✓ **Receive 4,000 bonus points to start**
- ✓ **Get TruRewards point bonuses based on your annual purchases**  
when you qualify for the World Rewards card.
- ✓ **Security and convenience of chip technology**
- ✓ **Pay down a high interest-rate balance quicker,** with a fixed APR on balance transfers\*. No balance transfer fees. Hurry! Offer good only on transfers made during the first 60 days after account setup.
- ✓ **Receive a low fixed rate on new purchases** using a fixed APR.
- ✓ **\$250,000 Travel Accident Coverage\***
- ✓ **Shopping Benefits**
- ✓ **Auto Rental Collision Damage Waiver**
- ✓ **Make payments at your local branch**
- ✓ **Deposit Secured Cards available:** \$25 annual fee.



**Better ideas. Better banking.**



**No annual fee on standard cards.**  
**No balance transfer fees.**  
**No cash advance fee.**

Apply now for a Starting Bonus of 4,000 TruRewards points good towards air travel, gift cards or cash.

## Examples of Rewards

**Air Travel:** Choose any flight, anywhere:

- 50,000 or more points may be redeemed to purchase an airline ticket.
- Points and Cash may be combined. Examples: 50,000 points = \$175; 100,000 points = \$350
- A \$30 booking fee applies to each purchase.

**Gift Card Rewards Examples:**

- \$100 Home Depot Gift Card - 41,500 points
- \$50 Amazon.com Gift Card - 22,000 points
- \$25 Local Rewards - 11,500 points

**Cash Rewards:** \$50 Statement Credit Award:  
25,000 points

**Other Travel Rewards Examples:**

- Fairmont Hotel: \$100 gift card - 41,500 points
- Avis Rental Car: \$100 gift card - 41,500 points

\*Certain restrictions and exclusions apply. Insurance coverage underwritten by New Hampshire Insurance Company, an AIG company. Balance transfers have a minimum monthly payment of 5% of the principal amount. Only available to residents of Oregon, Washington, Idaho, and California.

# TruRewards



**EARN FOUR TRUREWARDS POINTS PER DOLLAR of net retail purchase, internet purchase, phone or mail order purchase, charged to your 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 TruRewards account. Cash advances, balance transfers, or payments made for payment instruments that can be readily converted to cash, do not earn points. Points have no cash or other value, except to obtain rewards as set forth below, and are valid for five years. Rewards are subject to availability.

## REWARD REDEMPTION

To redeem TruRewards points for rewards, visit the program website at [bannertrurewards.com](http://bannertrurewards.com) or call (866) 243-4974.

**TruRewards Account Activity.** You can view your TruRewards account activity online by visiting [bannertrurewards.com](http://bannertrurewards.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.

**Disclaimers and Limitations.** Program terms may change. Banner Bank is not responsible for any disputes between or involving joint cardholders or authorized users relating to points, redemption for rewards, or use of rewards. Rewards are provided by a variety of merchants. We are not responsible for the quality or performance of rewards of the products or merchandise purchased or obtained with the rewards.

# World Rewards

World Rewards is Banner Bank's premium credit card. In addition to earning four TruRewards points per dollar of net retail purchases, World Rewards cardholders also receive enhancements to the standard TruRewards program:

- ✓ **Additional Point Bonuses based on annual spending\*:**
  - Reaching \$20,000 of annual spending: 10,000 point bonus.
  - Each additional \$10,000 in annual spending: 10,000 point bonus.
- ✓ **25% Higher Level of Cash Rewards:**
  - 1% Cash Rewards - Redeem TruRewards points for cash statement credit equal to 1% of qualifying purchases. For example a \$50 statement credit award= 20,000 points.
- ✓ **Additional cardholder benefits for World Rewards cardholders include:**
  - Concierge – Enjoy exclusive personal assistance with dinner reservations, event tickets, locating hard-to-find items, buying and delivering gifts, and coordinating business-related arrangements. Knowledgeable experts can assist with whatever you need, whenever you need it.

## QUALIFY FOR WORLD REWARDS:

- New credit card clients with credit limits of \$15,000 or more will be issued a World Rewards credit card.
- Cardholders who reach \$12,000 of calendar year spending may request an upgrade from a TruRewards card to a World Rewards card.



\*Spending bonus example: reaching \$40,000 in annual spending would result in a total of 30,000 in point bonuses.

# APPLICATION FORM

for a Banner Bank TruRewards Mastercard Credit Card

Branch Number \_\_\_\_\_

Employee Name \_\_\_\_\_

Print name as it should appear on card.

## APPLICANT

First Name \_\_\_\_\_ M.I. \_\_\_\_\_ Last Name \_\_\_\_\_  
 Social Security # \_\_\_\_\_ Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_ Mother's Maiden Name  
 or Security Phrase \_\_\_\_\_  
 Mailing Address \_\_\_\_\_ Select One:  
 Owner  Renter  Other  
 Physical Address (if mailing address is a P.O. Box) \_\_\_\_\_ Years at Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_ Monthly Payment \$ \_\_\_\_\_  
 E-mail address: \_\_\_\_\_  
 (If you provide us with an e-mail address we may use it to contact you about your application or account and will send you updates about the TruRewards you have earned.)

Cell Phone \_\_\_\_\_ Business Phone \_\_\_\_\_  
 Employer \_\_\_\_\_ Position \_\_\_\_\_ Years There \_\_\_\_\_ Self Employed?  Yes  No

Your Gross Annual Income \$ \_\_\_\_\_ Other Income\* \$ \_\_\_\_\_ Source of Other Income \_\_\_\_\_  
 \*Income from alimony, child support, or separate maintenance payments need not be disclosed unless you want it considered as a basis for repayment.

## JOINT APPLICANT

First Name \_\_\_\_\_ M.I. \_\_\_\_\_ Last Name \_\_\_\_\_  
 Social Security # \_\_\_\_\_ Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_ Mother's Maiden Name  
 or Security Phrase \_\_\_\_\_  
 Mailing Address (If different from above) \_\_\_\_\_ Select One:  
 Owner  Renter  Other  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_ Years at Address \_\_\_\_\_ Monthly Payment \$ \_\_\_\_\_  
 Cell Phone \_\_\_\_\_ Business Phone \_\_\_\_\_  
 Employer \_\_\_\_\_ Position \_\_\_\_\_ Years There \_\_\_\_\_ Self Employed? Yes  No   
 Your Gross Annual Income \$ \_\_\_\_\_ Other Income\* \$ \_\_\_\_\_ Source of Other Income \_\_\_\_\_  
 \*Income from alimony, child support, or separate maintenance payments need not be disclosed unless you want it considered as a basis for repayment.

## BALANCE TRANSFER OPTION – Permanent Fixed Rates (available for the first 60 days)

List balance transfer requests in order of importance. Monthly payments are 5% of balance, (i.e. \$50/month on a \$1,000 balance).

Amount to Transfer \$ \_\_\_\_\_ Make Transfer Payable to \_\_\_\_\_ Address \_\_\_\_\_  
 Account # \_\_\_\_\_

Amount to Transfer \$ \_\_\_\_\_ Make Transfer Payable to \_\_\_\_\_ Address \_\_\_\_\_  
 Account # \_\_\_\_\_

## SIGNATURES

By signing, I certify that the above information is correct; certify that I have read and understood the disclosures and conditions, and agree that my first transaction using the account will bind me to the terms of the Credit Card Agreement which will be furnished if my application is approved.

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_ Joint Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

Bring your completed application to a Banner Bank branch or mail to: Banner Bank, PO Box 2181, Walla Walla, WA 99362

\*Please see the Disclosure Summary for rate, fee and other cost information.

# The Banner Bank TruRewards and World Rewards Mastercard®

## Disclosure Summary Details of Rate, Fee, & Other Cost Information

Interest Rates and Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>9.99% to 13.99%</b> when you open your account, based on your creditworthiness.
<b>APR for Balance Transfers</b>	<b>5.24% to 9.24%</b> Introductory APR when you open your account based on your credit worthiness. Applied to Balance Transfers posted to your account during the first 60 days after your account setup and will be fixed for the life of the balance transfer. For transfers posted after the first 60 days, your APR will be <b>9.99% to 13.99%</b> , same as purchases.
<b>Cash Advance APR</b>	<b>18.00%</b> Bank Cash Advance and ATM Cash Advance
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 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.
<b>Minimum Interest Charge</b>	If you are charged interest, there will be no minimum charge.
<b>For Credit Card Tips from the Bureau of Consumer Financial Protection</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Bureau of Consumer Financial Protection at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>
FEES	
<b>Annual Fee</b>	<ul style="list-style-type: none"> <li>• None for standard cards</li> <li>• <b>\$25</b> for Deposit Secured cards</li> </ul>
<b>Cash Advance Fee</b>	No Fee.
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul>	None None <b>1.10%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Over Credit Limit</li> <li>• Returned Payment</li> </ul>	<b>\$20.00</b> None <b>\$15.00</b>

**How we will calculate your balance:** We use a method called "average daily balance" (including new transactions).

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

**THIS INFORMATION IS ACCURATE AS OF JULY 2018 AND MAY CHANGE. TO FIND OUT WHAT MAY HAVE CHANGED, CALL 800-790-2755.**

See your Credit Card agreement for details. Information about consumers' right to dispute transactions is included in the account-opening disclosures. All account terms are governed by the Credit Card Agreement sent with the card. All terms, including APRs and fees, may change in accordance with the Credit Card Agreement and applicable law.

## BALANCE TRANSFERS

We will send payment to your creditors in the order you list them. If a balance transfer request is more than your available credit limit, we will automatically lower the balance transfer amount to your available credit and complete the transfer. Allow at least three weeks from account opening for processing. Accordingly, you should continue to make all required payments until you confirm that the balance transfers were made. Balance transfers may not be used to pay Banner Bank accounts.

## CONDITIONS

I certify that the information presented here is accurate and complete. I understand that Banner Bank will rely on this information in order to assess my credit application. I authorize Banner Bank, in determining my eligibility for credit and future credit extensions, to verify my employment, income, and all other information I have provided, and to obtain information about me, including my residence address, from other creditors, credit bureaus, employers, and third parties.

If Banner Bank opens an account based on this application, I will be individually and jointly liable if this is a joint account for all authorized charges and for all fees referred to in the most recent Credit Card Agreement, which may be amended from time to time. The applicant, if married, may apply for a separate account.

**CREDIT REPORTS:** I agree that Banner Bank may obtain credit reports for purposes of processing my application, or to service my account in the future. I authorize Banner Bank to share with others, to the extent permitted by law, its credit experience with me.

**IMPORTANT INFORMATION ABOUT 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 (including your Social Security or Tax Payer Identification Number) that allows us to identify you. We may ask to see your driver's license or other identifying documents when appropriate.

**DEPOSIT SECURED CREDIT CARDS:** Individuals who do not qualify for a regular card, may apply for a Deposit Secured Card pursuant to this application. This program requires securing the credit card by a Banner Bank deposit account with a balance at least equal to the desired credit limit (\$300 to \$5,000), and the execution of a separate security agreement.