



Personal Certificate of Deposit (CD) Product Guide

We've created this easy-to-follow outline of services, fees, and policies to help you understand how your account works. For more information about deposit accounts, please read the *Consumer Deposit Account Agreement* available on bannerbank.com. For questions, search bannerbank.com, call us at 1-800-272-9933 (7 a.m. to 7 p.m. PT weekdays), sign into Banner Bank Online Banking to chat with us, or visit any Banner Bank branch.

Our **Personal Certificate of Deposit** account offers the following:

- High return on your insured savings at Banner Bank with a fixed interest rate for the term
- Variable terms from 3 months up to 119 months
- Digital services including Banner Bank Online Banking and Banner Bank Mobile Banking^{1 2}
- Penalty-free withdrawals and deposits allowed during each grace period³
- 24/7 Bank-By-Phone at 800-527-6435

Account Opening⁴ and Usage

Minimum opening deposit..... \$2,500

Monthly service charge..... \$0

Interest..... Interest rate and crediting based on term.⁵ Compounded daily. Contact your local branch for details.

Additions allowed after opening..... No

Bump rate option..... No

Grace period 10 calendar days

Automatic renewal Yes

Refer to the insert given to you at time of account opening for the interest rate, annual percentage yield, and maturity date for your account, and any other terms that may apply for special CD terms that may differ from this document.

Dispute Resolution

In case of errors or questions, call us as soon as you can at 1-800-272-9933. To limit your liability, we must hear from you no later than 60 days after we sent the first statement on which a problem appeared. You can find dispute resolution details in the *Consumer Deposit Account Agreement*.

¹ May require authentication, registration and/or activation.

² Message and data rates may apply.

³ Early withdrawal penalty varies by term and may apply for withdrawal before the maturity date. Withdrawals before maturity will reduce account earnings.

⁴ Minors (age 12-17) are eligible to be an account owner if a parent or guardian (age 18 and older) is also an owner on the account. All account owners have full rights to withdraw, deposit and transfer funds.

⁵ Withdrawals may reduce account earnings. The interest rate is fixed for the term. Interest rate and Annual Percentage Yield (APY) assume all interest remains on deposit until maturity date.