

Personal Accounts Schedule of Fees

Account Services

Account Reconciliation (per hour)	
\$10.00 minimum	\$25.00
Check Images in Paper Statements (per month)	\$2.00
Deposited Item Return	\$9.00
Re-Deposited Item	\$9.00
Overdraft or Returned Item (per item, based on available** balance)*	\$30.00
Overdraft Protection Transfer from Deposit Account (per day)	\$9.00
Research (per hour)	
\$10.00 minimum	\$30.00
Research Items (per copy)	\$2.00
Special Handling of Account (per month)	\$5.00
Statement Copy/Form 1099	\$5.00
Stop Payment (24 month life)	\$35.00

Checks/Drafts/Transfers

Bank to Bank Transfer (Online)	
Incoming	No Charge
Outgoing	\$2.00
Canadian Draft	\$20.00
Cashier's Check	\$6.00
Re-Issue (if lost, additional documentation required)	\$10.00
Foreign Draft	\$35.00
Money Order	\$3.00
Personalized Checks	Prices vary
Wire Transfer	
Incoming	\$15.00
Outgoing - Domestic	\$30.00
Outgoing - International	\$50.00
Research or Tracers	\$25.00

*Personal Checking Accounts: Paid transactions resulting in an end-of-day overdrawn available balance of \$5 or less will not be charged a fee. We will not charge you more than four Overdraft Item Fees and four Returned Item Fees in one business day on your account.

**Please refer to the Payment Order of items disclosure for explanation of available balance. This is provided at the time of new account and upon request.

Other Services/Fees

ATM/Debit Card Replacement (after 1)	\$5.00
Debit Card Replacement (Rush)	\$25.00
Check Cashing (Non-Client)	3%/Minimum \$5
Check Collection (incoming and outgoing)	
Domestic	\$40.00
International	\$50.00
Debit Card - Image Gallery Design	\$5.00
Dormant Account Fee (per month after 12 months of no client account activity)	\$5.00
Foreign Currency Exchange	
Canadian (Client)	No Charge
Canadian (Non-Client)	10%/Minimum \$2
Non-Canadian	\$25.00
Levy/Garnishment	\$100.00
Safe Deposit Boxes	
Rental	Annual rental fee varies by box size
Late Fee (charged 14-days after due date)	\$5.00
Drill Fee	Cost plus \$50.00
Key Replacement	\$25.00
Zipper Bag	\$5.00

Contact your local branch to pre-authorize Banner Bank debit cards for international usage.

Contact Us

If you have questions, please visit
your local branch or contact us at:

Toll Free
1-800-272-9933

Banner Bank-by-Phone
1-800-527-6435

Online banking and website
bannerbank.com

Email
bannerbank@bannerbank.com

Fee Schedule Effective February, 2018

Personal Checking



bannerbank.com



Personal Checking Accounts

All checking accounts require a \$50 minimum opening balance.

Account Features	Connected Checking	Rewards Checking	Interest Checking	Banner's Best Checking
Monthly Service Charge	\$0	\$6	\$7	\$12
Fee for Paper Check Images	\$2 per month	\$2 per month	N/A	N/A
Waived with:	No ongoing minimum balance is required	No waiver available	Minimum daily balance of \$1,500 Or Average daily combined checking/savings relationship deposit balance of \$10,000 ¹	Minimum daily balance of \$5,000 Or Average daily balance of \$10,000 Or Average daily combined checking/savings relationship deposit balance of \$25,000 ¹
Interest On Balances	No	No	Yes	Yes (tiered)
Unlimited Check Writing	Yes	Yes	Yes	Yes
Debit Card	Use everywhere Mastercard® is accepted. You're covered by Mastercard's Zero Liability Protection and won't be held liable in the event of an unauthorized purchase. Banner Bank does pass through a 1.10% Currency Conversion fee (based upon the transaction's US dollar amount), on transactions conducted in non-US currency.			
ATM Use of Debit Cards	Free use of Banner Bank ATMs, plus up to 4 ATM surcharge rebates per calendar month, anywhere in the U.S. ²	Free use of Banner Bank ATMs, plus up to 6 ATM surcharge rebates per calendar month, anywhere in the U.S. ²	Free use of Banner Bank ATMs, plus up to 6 ATM surcharge rebates per calendar month, anywhere in the U.S. ²	Free use of Banner Bank ATMs, plus unlimited ATM surcharge rebates per month, anywhere in the U.S. ²
Checks	Prices Vary	Prices Vary	Prices Vary	50% off any personal check style (with standard shipping) Or Free Banner logo wallet or duplicate checks (with standard shipping)
Rewards Program	No	Earn \$.05 on every debit card purchase transaction (paid monthly)	Earn \$.05 on every debit card purchase transaction (paid monthly)	Earn \$.05 on every debit card purchase transaction (paid monthly)
Senior Benefits	For clients aged 65 and up: 50% off any personal check style (with standard shipping) or Pay just shipping and handling cost for Banner logo wallet checks	For clients aged 65 and up: 50% off any personal check style (with standard shipping) or Pay just shipping and handling cost for Banner logo wallet checks	For clients aged 65 and up: 50% off any personal check style (with standard shipping) or Pay just shipping and handling cost for Banner logo wallet checks	No
Premium Benefits	• No	<ul style="list-style-type: none"> ID Protect: identity theft monitoring & resolution service Cellular Telephone Protection Up to \$10,000 of Accidental Death & Dismemberment Insurance. 	• Free check images in paper statements	<ul style="list-style-type: none"> 0.25% over posted rates on new and renewed Certificates of Deposit (excludes CD specials) 0.25% rate reduction on new Consumer Loans (in addition to 0.25% for autopay)⁴ Free cashier's checks and money orders⁵ 50% off safe deposit annual rental fee Free check images in paper statements
Additional Benefits	Free Banner Online Banking, Basic Bill Pay, Mobile Banking ³ , Snapshot Deposit, Bank-by-Phone, eStatements, and Direct Deposit. Notary services available. Open a personal savings account with no monthly service charge, with an automatic transfer from checking to savings of at least \$25 per month. Available to individuals aged 18 or older.			

¹Relationship balances include all checking and savings accounts including the primary account holder as either a primary or joint account holder.

²Surcharges assessed by non-Banner ATMs will be rebated by Banner Bank to client account.

³Check with your mobile service provider for message and data rates.

⁴Subject to credit approval. Does not include 1-4 Family mortgage or credit cards (excludes loan rate specials).

⁵When funded directly from your Banner's Best checking account.