

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 |
| International 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 |

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 |
| Gift Card | |
| per card | \$4.00 |
| 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



bannerbank.com

Personal Savings



*Personal Checking Accounts: Paid transactions resulting in an end-of-day overdrawn 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.

Personal Savings Accounts

| Account Features | Connected Savings | Money Market Savings | Banner's Best Savings |
|-------------------------|---|--|---|
| Minimum Opening Balance | \$25 | \$100 | \$100 |
| Monthly Service Charge | \$3 | \$10 | \$10 |
| Waived with: | \$100 minimum daily balance or set up automatic monthly transfer of at least \$25 from your Banner Bank checking account | \$1,000 minimum daily balance | \$5,000 minimum daily balance |
| Withdrawal Fee | First 6 free. \$5 per withdrawal after 6 per month ¹ | First 6 free. \$5 per withdrawal after 6 per month ¹ | First 6 free. \$5 per withdrawal after 6 per month ¹ |
| Interest On Balances | Yes (no tiering) Compounded daily and credited quarterly | Tiered Compounded daily and credited monthly | Tiered Compounded daily and credited quarterly |
| Additional Benefits | Free Banner Online Banking, Mobile Banking ² , Bank-by-Phone, and Direct Deposit Unlimited deposits and withdrawals in person or by ATM Link to your Banner checking account for overdraft protection ³ | | |
| | No service charge or minimum balance for children under 18 | | In order to open a Banner's Best Savings you must open or maintain a Banner Bank personal checking account. These accounts must be combined on one statement. |

¹You may make as many in-person withdrawals at a teller window or Automated Teller Machine (ATM) as you wish. Savings and money market account withdrawals are limited by federal regulations. You may make no more than six (6) pre-authorized, automatic, electronic, ACH, telephone, online or wire withdrawals or transfers, or payment by check, debit card, or similar order payable to third parties per monthly statement cycle. There will be a \$5 excessive withdrawal fee when these limits are exceeded.

²Check with your mobile service provider for message and data rates.

³Subject to transaction limits and funds availability.