

# 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

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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 <sup>1</sup>	First 6 free. \$5 per withdrawal after 6 per month <sup>1</sup>	First 6 free. \$5 per withdrawal after 6 per month <sup>1</sup>
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 <sup>2</sup> , Bank-by-Phone, and Direct Deposit Unlimited deposits and withdrawals in person or by ATM Link to your Banner checking account for overdraft protection <sup>3</sup> Automatic savings plan and automatic loan payments are available.		
	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.

<sup>1</sup>You 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.

<sup>2</sup>Check with your mobile service provider for message and data rates.

<sup>3</sup>Subject to transaction limits and funds availability.