



Rewards Checking Product Guide

We've created this easy-to-follow outline of services, fees, and policies to help you understand how your account works. For additional details about your **Rewards Checking** account, 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 **Rewards Checking** account offers the following:

- Reimbursements of up to 6 U.S. non-Banner Bank ATM surcharges each calendar month
- Identify Theft protection with IDProtect® identity theft monitoring and resolution services for each account owner ^{1 2 3}
- Automatic registration in Cellular Telephone Protection to cover damage or theft on up to 4 cell phone lines ^{1 2 4}
- Up to \$10,000 of Accidental Death & Dismemberment Insurance per Rewards Checking account ^{1 2 5}
- \$15 discount on safe deposit box rental fee when paid by an automatic funds transfer from your Rewards Checking Account ²
- Check order benefit for clients aged 65 and up of 50% off any personal check style (with standard shipping), or pay just shipping and handling for Banner logo wallet checks

Account Opening ⁶ and Usage

Minimum opening deposit.....	\$50
Monthly service charge.....	\$6 (flat fee)
Options to waive monthly service charge.....	N/A
Interest-bearing	No
ATM fees	\$0 when using a Banner Bank owned ATM and we don't charge you to use a non-Banner Bank owned ATM. We will reimburse up to 6 U.S. non-Banner Bank ATM surcharges each calendar month.

Please notify us if you plan to use your Banner Bank debit card when traveling internationally so we can adjust card restrictions. There is a 1.10% currency conversion fee based on the U.S. dollar amount when using your debit card outside of the U.S.

Overdraft Information

Banner Bank encourages you to carefully track your balance to avoid overdrafts. You can monitor your account with ease by using Banner Bank Online Banking or Banner Bank Mobile Banking. ^{2 7}

We offer overdraft protection to protect you when there are not enough funds available in your account to cover the amount of a transaction. You can opt-in to overdraft protection and link your other Banner Bank personal checking accounts, savings accounts, or personal lines of credit to your protected account so that funds from those accounts can be transferred to prevent overdrafts on the protected account. ⁸

¹ Benefits are available to personal checking account owner(s), and their joint account owners subject to the terms and conditions for the applicable Benefits. Benefits are not available to a "signer" on the account who is not an account owner or to businesses, clubs, trusts organizations and/or churches and their members, or schools and their employees/students. Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefit or on the certificate of insurance. Insurance product is not insured by FDIC or any Federal Government Agency; not a deposit of or guaranteed by the bank or any bank affiliate.

² May require authentication, registration and/or activation.

³ Credit file monitoring (part of IDProtect) is only available to account owners age 18 or older.

⁴ May submit up to 2 claims per 12 month period per account, up to \$400 per claim and \$50 deductible per claim.

⁵ Coverage divides equally amongst all account owners on joint accounts and reduces by 50% at age 70.

⁶ 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.

⁷ Message and data rates may apply.

⁸ Overdraft protection by line(s) of credit subject is to credit approval and limited to residents of Washington, Oregon, Idaho or California, or to current Banner Bank deposit clients.





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If you choose not to opt-in to overdraft protection, ATM and debit card transactions that would cause an overdraft will automatically be declined. Paid transactions resulting in an end-of-day overdrawn available balance of \$5 or less will not be charged a fee.

Overdraft protection transfers No transfer fee will be charged. Transfers are generally in \$25 increments. If a full increment is not available, we will transfer the amount that is available to the protected account. Requires opt-in to link your accounts.

Overdraft item fee \$30 for each item, based on available balance. Maximum of 4 overdraft item fees each business day.

Statement Services

Paper statement fee \$2 monthly, for paper statements without check images.

\$4 monthly, when you opt-in to receive paper statements with check images.

You can elect to receive electronic statements (eStatements) at no cost through Banner Bank Online Banking or Banner Bank Mobile Banking and access approximately 18 months of statements. ¹ Paper statements are provided at no cost to account owners who are 65 years of age or older.

Additional features available on all Banner Bank personal checking accounts are:

- No monthly service charge on a Connected Savings account with an automatic funds transfer of at least \$25 from a Banner Bank checking account ¹
- Debit card with Mastercard® Zero Liability Protection and debit card controls service available in Banner Bank Online and Mobile Banking ^{1 2 3}
- Includes digital services for Banner Bank Online Banking, Banner Bank Mobile Banking, text banking, Bill Pay, Zelle®, Snapshot Deposit™, and Personal Financial Management (PFM) tools ^{1 2}
- Includes Digital Wallet capability (Apple Pay, Google Pay, and Samsung Pay on supported Apple, Samsung and Android devices) ^{1 2}
- Notary public services available at no cost
- 24/7 Bank-By-Phone at 1-800-527-6435

Payment Order of Items - *The order in which withdrawals and deposits are processed:*

We post transactions during nightly processing each Business Day (M-F except holidays). We first post deposits or credits received before the deposit cut-off time that day. We then post withdrawals or debits (such as ATM, debit card or check transactions) received for payment from your account.

We process withdrawals received for payment from your account in the following order:

1. In-branch account withdrawals – in dollar order from lowest to highest.
2. ATM and debit card – by type of transaction, and within each transaction type in dollar order, from lowest to highest.
3. Account transfers and account withdrawals – by type of transaction, and within each transaction type in dollar order, from lowest to highest.
4. Automatic payments (also known as ACH) and Banner Bank "electronic" Online Bill Pay payments – by type of transaction, and within each transaction type in dollar order, from lowest to highest.
5. Checks, Banner Bank "check" Online Bill Pay payments, and similar items – based on check number, from lowest to highest.

After the above transactions are complete, we post automated internal transfers to and from linked accounts, such as to provide overdraft protection or to sweep excess balances to loans or other deposit accounts. You can find more details in the

¹ May require authentication, registration, and/or activation.

² Message and data rates may apply.

³ Card replacement fee may apply.



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Understanding Overdrafts and Non-Sufficient Funds (NSF Returned Item), and How to Avoid Overdraft Fees section of the *Consumer Deposit Account Agreement*.

Deposit Hold Policy - *When funds deposited to your account are available:*

Our general policy is to allow you to withdraw funds deposited in your account on the first business day after the day we receive your deposit. Funds from electronic direct deposits will be available on the day we receive the deposit. In some cases, we may delay your ability to withdraw funds beyond the first business day. Then, the funds will generally be available by the second business day after the day of the deposit. You can find more details in the *Your Ability to Withdraw Funds* section of the *Consumer Deposit Account Agreement*.

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*.

