



Secure Electronic Document Delivery Agreement

This Secure Electronic Document Disclosure Agreement (“Agreement”) is between you and Banner Bank. It permits Banner Bank to securely deliver to you banking-related documents in an electronic format (paperless). Please read this entire Agreement prior to enrolling to receive electronic banking-related documents. If you would like to print a copy for your records, visit [bannerbank.com/terms-and-conditions](https://www.bannerbank.com/terms-and-conditions). As used in this document, the words, “we”, “our”, and “us” mean Banner Bank and the words “you” and “your” mean each account owner.

Scope: This Agreement allows Banner Bank to electronically deliver any document associated with your Banner Bank account(s) now or in the future, and accessible through Banner Bank Online Banking. This includes agreements, disclosures, statements, notices, tax forms, etc., regardless of whether accessed through a personal computer, mobile device (via our “Mobile Banking App”), our website (www.bannerbank.com) or other electronic means. Any new document for your Banner Bank products or services may also be electronically delivered.

Acknowledgment: When you click to accept this Agreement, you are (a) consenting to receive electronic delivery of documents for enrolled accounts, (b) agreeing to abide by the Agreement’s terms and conditions, and acknowledging you understand the disclosures contained herein. This Agreement supplements, but does not replace any other agreements between you and us. If there appears to be a conflict between this Agreement and other such agreements, the agreement that is most closely related to the product or service in question shall govern the resolution.

Effect of Electronic Document Enrollment: Once you enroll your Banner Bank deposit and loan accounts in paperless (electronic) documents, you will no longer receive paper statements, check images or certain notices for each enrolled account. This includes an account with more than one owner. Any account owner may choose to enroll an account in paperless documents, and any owner may revoke that choice. If you revoke paperless documents, our standard account fees for delivery of paper statements and check images will apply, which are shown on our [Schedule of Fees](#). We document and archive all statements, cancelled checks, and notices, to ensure future availability within our retention schedule whether produced electronically or in paper form. Types of documents you may receive electronically include the following:

- Secure Electronic Document Delivery Agreement and any updates;
- Online Banking Terms and Conditions, other service or user agreements for access to our website or other electronic services including any updates;
- Disclosures, agreements, notices and other information related to opening or initiating an account, product or service; this may include documents required by applicable federal or state laws (e.g., the Truth in Savings, Electronic Fund Transfer, Truth in Lending, Equal Credit Opportunity, Fair Credit Reporting, Gramm Leach Bliley, and Real Estate Settlement Procedures Acts, etc.);
- Periodic statements, disclosures and notices relating to the maintenance or operation of an account, product or service; this may include account & transaction information, inactivity notices, billing statements, disclosures or notices required by applicable federal or state laws;



- Any notice or disclosure regarding an account, product or fee (e.g., late fee, overdraft or returned item fee, over limit fee, chargeback fee, etc.);
- Any notice of a change of terms and conditions applicable to your accounts, products or services;
- Our Privacy Notice and other privacy statements or notices (by posting such notices on our website);
- Tax statements or notices, such as annual IRS interest statements (e.g., Form 1099-INT, Form 1098); and
- Certain information we ask you to submit electronically, such as signature cards and W-9 forms.

Requirements: To use this service you will need a personal computer or mobile device with Internet and email access and an Internet browser. For acceptable browsers and operating systems compatible with Banner Bank's Online and Mobile Banking, please visit the [Security & Access](#) page located on bannerbank.com. You will need Adobe Acrobat Reader to view electronic documents. To download a free copy, please go to <http://www.adobe.com>.

Notification: You need to have Online Banking access with Banner Bank to receive electronic documents. We will promptly notify you by email each time an electronic document is available. The notification will contain instructions regarding how to retrieve these documents through Online Banking. A notification sent to the email address used to enroll your account(s) constitutes notification to each account owner whether or not any such owner has access to Online Banking.

Email Address Changes: You must maintain a current email address with Banner Bank to receive notification of electronic documents. To update your email address for these notifications, please log into your Online or Mobile Banking, open the Transactions menu, select the Statements, Notices, Taxes option and then click the Profile Settings icon located in the upper right-hand corner. You can also notify us by sending a secure message through your Online or Mobile Banking, by phone at (800) 272-9933 or in person at any Banner Bank branch office. Do not email to us personal information such as account numbers or social security numbers; instead, please send us a secure message through Online Banking.

Unauthorized Transactions: You have a duty to exercise reasonable promptness in examining your transaction activity and statements once they are made available to you. If you believe that a transaction has been or may be conducted from your account(s) without your permission, contact us immediately at (800) 272-9933 or write to us at: Banner Bank, 10 S. 1st Ave, P.O. Box 907, Walla Walla, WA 99362 Attention: Online Banking Customer Service.

Withdrawal of Consent: You may change your statement delivery preference back to paper at any time by logging into Online Banking, opening the Transactions menu, selecting the Statement, Notices, Taxes option and then opening the Profile Settings to select paper as the delivery type. You may also contact us at (800) 272-9933, via secure message or by mail at Banner Bank, 10 S. 1st Ave, P.O. Box 907, Walla Walla, WA 99362 Attention: Online Banking Customer Service. If you withdraw your consent to receive electronic delivery of statements and notices, we will provide these documents to you in paper form. Our standard charges for paper statements and check images (if applicable) will apply. Our [Schedule of Fees](#) is available at bannerbank.com.



Paper Copies (standard fees apply): If you want to request a paper copy of your statement, notice, or any other disclosure that we provide electronically, please contact us using any of the methods shown below.

How to Contact Us

- Send a secure email through Online Banking, generally 24/7; we will respond during business hours.
- Phone Customer Service toll-free at 800-272-9933 any business day between 7 am and 7 pm Pacific Time (“PT”)
- Use Chat through Online Banking for general questions any business day between 7 am and 6 pm PT
- Visit your local branch any business day
- Write to us at Banner Bank, 10 S 1st Ave / PO Box 907, Walla Walla, WA 99362. Attention: Online Banking Customer Service.