

Nonpublic Personal Health Information

We occasionally receive limited medical information if a customer files a claim to apply for benefits under our credit insurance or our debt protection coverage products. We do not share medical information except to process such transactions or service customer requests related to these products.

Our Security Procedures

We take prudent steps to safeguard customer information. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal and state standards to guard your nonpublic personal information.

Banner Corporation & Affiliate Web Sites

You can browse our public web sites anonymously by choosing not to provide us with any personally identifying information, such as your name or e-mail address, during your visits to our sites. However, we may use standard software to collect non-identifying information about visitors, such as:

- Date and time our site was accessed
- New or returning visitor
- IP address (A numeric address given to servers connected to the internet)
- Web browser used
- City, State, Country
- Zip code entered in a location search
- Whether the Spanish language option was selected

This general information enables us to serve you better by continually improving our web site and making it even more convenient.

Visitors may elect to provide us with personal information via e-mail. This information is used internally, as appropriate, to handle the sender's request. It is not disseminated or sold to other organizations.

Former Customers

We will continue to adhere to Banner Corporation's privacy policies and practices, as amended from time to time, even if you are no longer a customer.

Who Should You Contact with Questions?

If you have questions about our Privacy Policy, please call Banner Corporation at 1-800-272-9933 and ask for the Compliance Department or write us at:

Banner Corporation
Attn: Compliance Department
10 South First Avenue
Walla Walla, WA 99362

We will be glad to answer your questions.

Because of Banner Corporation's high commitment to confidentiality of customer information, all comments relating to our privacy policy will be forwarded directly to our Compliance Officer for prompt consideration.

Corporate Headquarters
10 S. 1st Ave.
P.O. Box 907
Walla Walla, WA 99362-0265
509-527-3636
800-272-9933

Banner Bank-by-Phone
800-527-6435

Online Banking and Web site
www.bannerbank.com

E-mail
bannerbank@bannerbank.com



www.bannerbank.com

Banner Corporation Customer Privacy Policy



Better ideas. Better banking.



The Opportunities You Deserve, The Privacy You Expect

Banner Corporation and its affiliates; Banner Bank, Community Financial Corporation, Islanders Bank, and Northwest Financial Corporation, respect and value your personal privacy and your personal information. Our goal is to serve you and meet your financial needs in the most effective and convenient way possible and to ensure that information you share with us or we gather about you remains confidential.

To offer you the opportunities you deserve as a Banner Corporation customer, we find that sharing limited amounts of your personal information within our Banner Corporation family of companies and with well-respected, carefully selected business partners enables us to offer you personalized products and services at lower costs and/or with greater convenience than would otherwise be possible.

Banner Corporation does not sell customer information to any third-party marketer.

Information We Gather and Disclose

In order to provide financial products and services to you, protect your account from fraud, and comply with government regulations, we collect and maintain a range of customer data including nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms, such as your name, address, phone number, Social Security Number, assets, income, and debts.
- Information about your transactions with us, our affiliates or others, such as your account balance, payment history, parties to transactions, and overdraft history.
- Information about your online banking activity, such as your account transactions, bill payments, and applications for products and services, as well as information about our online communications with you.
- Information we receive from consumer reporting agencies, such as your creditworthiness or credit history.
- Information we receive from outside sources regarding their relationships with you or verifying representations made by you, such as banking history, loan or deposit balances, employment history, or property insurance coverage.

We disclose nonpublic personal information to third parties, such as credit reporting agencies, federal and state regulators, and loan investors, in order to do business with you or as permitted by law.

We may also share nonpublic personal information with companies that perform services on our behalf, such as vendors who prepare monthly statements, process checks, or provide support of one or more of our products or services. These business partners contractually agree to keep your information confidential and not to use it for any other purpose.

Sharing With Financial Service Providers and Joint Marketing Partners

To make products or services that we believe may meet your financial needs available to you, we may share all of the information we collect as described in “Information We Gather and Disclose” to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

Affiliate Information Sharing

Under the law, Banner Corporation is permitted to share certain information with our affiliates. We may only share information about our transactions and experiences with you, such as your account balance, payment history, parties to transactions and overdraft history. Please be advised that no opt out rights apply to our sharing this information with our affiliates.

Your Opt Out Choices – You Have 2 Opt Out Options

1. Affiliate Marketing - Unless you request otherwise, we may also share all of the other information we collect among our affiliates. Our ability to share information with our affiliates helps us to more easily provide you with quality products and services to meet your financial needs and goals. You may limit our affiliates from marketing their products and services to you based on information we share with them. Your decision to limit marketing offers from our affiliates will not expire unless you revoke it in writing. This limitation does not apply in certain circumstances,

such as if you currently do business with one of our affiliates or if you ask to receive information or offers from them.

2. Non-transaction and Experience

Information - You may request that other information, such as application information, consumer report information and information from outside sources not be shared with our affiliates. Information is shared among Banner Corporation affiliates to complete applications for new products or services that you request, thereby saving you time and eliminating the inconvenience of you having to make multiple applications for products or services.

You have the right to limit affiliate marketing offers and ensure that other information is not shared among our affiliates. If you prefer that we do not share marketing or other information with our affiliates, you may opt out of either or both of these disclosures by contacting us at 1-800-272-9933 or writing us at P.O. Box 907, Walla Walla, WA 99362. Once you have opted out, you will not need to do so again. Your choices remain in effect until you tell us otherwise.

Your opt out will apply to all accounts you hold individually and to all accounts you hold jointly with other persons. Your opt out will not apply, however, to any accounts your joint account holders hold individually or jointly with persons other than you. If your joint account holders wish to opt out as to such other accounts, they will need to submit a separate opt out request. Since marketing programs may already be in progress, it may take up to 45 days for your opt out to be fully effective.