



Text Banking User Agreement

This Text Banking User Agreement (“Agreement”) governs the use of Banner Bank Text Banking (“Service”). This Service allows you to access your Banner Bank account(s) and conduct certain transactions. By using Banner Bank Text Banking you agree to abide by the terms and conditions of this Agreement. This Agreement will be governed by and interpreted in accordance with federal law and regulation, and to the extent there is no applicable federal law or regulation, by the laws of the state in which you opened the account(s). This Agreement supplements the Banner Bank Online and Mobile Banking User Agreement that you were required to view and accept with your initial login to Online or Mobile Banking (or when prompted for reacceptance).

As used in this Agreement, the words “we,” “our” or “Bank” refer to Banner Bank and the words “you” and “your” refer to the Bank Customer(s) and their use of the Service. “Device” refers to a computer, smartphone, and/or tablet.

Access

To access your account(s) using the Service, you must be enrolled in Online Banking. You must also have a valid mobile phone number and Device that can send and receive Short Message Service (SMS) text messages. You are to notify us immediately if your mobile phone number has changed. If we are not notified, then the Service will continue to be enrolled with the incorrect number and you will not be able to utilize any of the features associated with the Service until the number has been updated. The Service allows you to access your account balance(s) and transaction history, and transfer funds between your Banner Bank accounts using SMS text messages. By accepting this Agreement, you are confirming that you are an account holder or have the account holder’s permission to use the Service for the mobile phone number entered.

Text Banking Command Options

The Banner Bank Text Banking Number is 226563.

- BAL or BAL <account nickname> -- Shows account balance
- HIST <account nickname> -- Shows account history
- XFER from <account nickname> to <account nickname> <amount> -- Transfer funds between accounts
- LIST – Receive a list of keywords
- HELP – Receive a list of who to contact for help with Banner Bank Text Banking
- STOP – Stop all text messages to currently enrolled mobile device
- START – Enable text message send/receive

Account Balances and Transaction Histories

You can obtain account balances and transaction history on all of your Banner Bank Online/Mobile Banking Accounts. The balances in your accounts may change at any time as we process items and fees



against your accounts. For example, changes may occur from authorization of debit card transactions, notice of clearing of items, internal transfers or our end-of-day processing.

Internal Transfers

An internal transfer of funds between your Bank accounts is memo-posted to your account at the time of the transfer. We make funds available to your credited account at that time. However, the transfer will not show on your transaction history until the next business day if it is made after 8:00 p.m. (PT) on any business day or if the transfer is made on a Saturday, Sunday or Bank holiday.

Posting Order of Items Presented

Our policy regarding posting order of items is disclosed in the Payment Order of Items disclosure for your account. The order in which items appear in the text message sent from the Service does not necessarily reflect the order in which the items are ultimately posted.

Fees

There are currently no monthly or transaction fees for accessing your account(s) through the Service. However, fees as described in the Banner Bank Schedule of Fees, may apply to a product or service ordered online or to a transfer from a credit account.

Your Internet and/or mobile service provider may assess fees. We recommend you review your contract(s) with each of them, as applicable, before enrolling in the Service.

Changes to Fees or Other Terms

We reserve the right to change the fees or other terms described in this Agreement. For instance, we may inform you from time to time about changes to the way you should access or operate within the Service. We will notify you of changes online (including an email notice of the online message), or will mail a notice to you at the address shown in our records. Notices will be sent at least thirty (30) days in advance of the effective date of the change, unless an immediate change is necessary to maintain the security of the system, or if the change is beneficial to you. If such a change is made, and it can be disclosed without jeopardizing the security of the system, we will provide you with written or electronic notice within thirty (30) days after the change. By continuing to use the Service, you are accepting the changes.

Cancellation

You can disable and cancel the Service by logging into your Online or Mobile Banking under Services>Text Enrollment. You can also text the word 'STOP' to the Text Banking number, 226563. You will receive a final opt out text message confirmation and then the Service will be revoked until you enroll in the future.



Protecting Your Account

It is extremely important that you take an active role in the prevention of any wrongful use of your account. By accepting this Agreement, you agree to follow security best practices to the best of your ability for the Service. Best practices include the following:

- Using a password, biometrics, or other method of locking your Device when not in use
- Deleting text messages sent and received through the Service when done reviewing
- Disabling your Device's Bluetooth feature when not in use
- Downloading content only from sources you know are trustworthy
- Activating bank alerts to monitor transaction activity by going to Services>Alerts within your Online or Mobile Banking

Notify us at once if you believe another person has improperly obtained your Online/Mobile Banking password or if your Device becomes lost or stolen. Also, review and follow the security measures outlined in the Online and Mobile Banking Terms and Conditions.

How to Contact Us

- Visit your local branch during business hours on any business day
- 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 or Mobile Banking for general questions any business day between 7 am and 6 pm PT
- Send a secure email through Online or Mobile Banking, generally 24/7; we will respond during business hours
- Write to us at Banner Bank, 10 S 1st Ave / PO Box 907, Walla Walla, WA 99362. Attention Online Banking Customer Service

Disclaimers

We are not obligated to monitor for the receipt of any Text Banking messages, nor responsible for Text Banking messages that were not received due to service interruption, changes to your mobile device or phone number, or other such causes outside of our control. We do not guarantee the timely delivery, execution or transmission of content provided by your mobile carrier service. We are not responsible for continued access outside your mobile phone carrier's service area, nor for your inability to use the Service should your Device or mobile phone carrier not support changes that we make to the Service. Text Banking messages are not monitored and we therefore are unable to review or respond if you attempt to reply to a Text Banking message received through the Service outside of the standard commands. If assistance is needed, please use contact channels listed above.