

Banner's Digital Account 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 Banner's Digital 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 Banner's Digital Account offers the following:

- Digital account (excludes check writing ability)¹
- No fees for overdrafts or overdraft protection
- No ATM fees charged by Banner Bank

Account Opening² and Usage

Minimum opening deposit\$25

Monthly service charge\$3 (flat fee)

Options to waive monthly service charge.....N/A

Interest-bearingNo

ATM fees\$0 when using a Banner Bank owned ATM and we don't charge you to use a non-Banner Bank owned ATM. The third party ATM owner may assess a fee disclosed at the time of the transaction (no surcharge rebates on this account).

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.

Account dormancy fee\$0

Overdraft Information

Banner Bank does not charge overdraft fees on this account if there are not enough funds available in your account to cover the amount of a transaction. In cases where there are not enough funds to cover an amount, the transaction will automatically be declined. It is important to note that while Banner Bank does not impose fees in cases like this, the merchant or third party could charge you a fee.

Banner Bank does not charge overdraft fees on this account if there is a negative balance. Typically this account prevents you from overdrawing in most cases, there may still be times when your account could have a negative balance.

Banner Bank offers overdraft protection on our other checking accounts. Overdraft protection protects our customers when there are not enough funds available in their account to cover the amount of a transaction so that the transaction can still be processed. If interested in overdraft protection, you can talk to a Banker at your local branch to discuss our other checking account options that include overdraft protection. Those accounts allow you to 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.³

¹ Checks are allowed through Bill Pay if the recipient does not accept electronic payments.

² 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.

³ Overdraft protection by line(s) of credit subject to credit approval and limited to residents of Washington, Oregon, Idaho or California, or to current Banner Bank deposit clients.

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Funds from this account can be used to cover overdraft situations on other accounts if you opted-in to overdraft protection on those accounts. In this case, Banner Bank will not charge overdraft fees on this account but may charge overdraft fees on the overdrawn account.

The Bank encourages you to carefully track your balance. You can monitor your account with ease by using Banner Bank Online Banking or Banner Bank Mobile Banking. ^{1 2}

Statement Services

Paper statement fee \$2 monthly, for paper statements

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

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}
- \$300 off closing costs for Banner Bank home loans
- 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 *Understanding*

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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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*.