

Basic Public 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 **Basic Public Checking** account, please read the *Business Deposit Account Agreement* available on <u>bannerbank.com</u>. 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 Business Online Banking to chat with us, or visit any Banner Bank branch.

Our Basic Public Checking account offers the following:

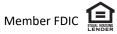
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- Competitive item processing fee and limit
- Competitive cash and currency transaction fee and limit

Account Opening and Usage	
Minimum opening deposit	\$100
Monthly service charge	\$10
Options to waive monthly service charge	 Monthly service charge waived when you meet one of the following criteria during that monthly statement cycle: \$800 minimum daily balance; OR \$2,500 average daily balance; OR \$5,000 average daily combined balance for checking and savings deposit relationship. ¹
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.
	Please notify us if you plan to use your Banner Bank business 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 business debit card outside of the U.S.
Item processing limit	200 First 200 items processed included each monthly statement cycle at no cost.
Item processing fee	\$0.40 for each item after item processing limit each monthly statement cycle.
Cash and currency transaction limit	\$10,000 First \$10,000 cash and currency transactions included each monthly statement cycle at no cost.
Cash and currency transaction fee	\$0.20 for each \$100 over cash and currency transaction limit each monthly statement cycle.
Online Bill Pay	\$0

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 Business Online Banking or Banner Bank Mobile Banking.²³



¹The average daily checking / savings relationship balance includes all of the business's checking, savings, and money market accounts.

² May require authentication, registration and/or activation.

³ Message and data rates may apply.



Basic Public Checking Product Guide

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 business checking accounts, savings accounts, or business lines of credit to your protected account so that funds from those accounts can be transferred to prevent overdrafts on the protected account.¹

If you choose not to opt-in to overdraft protection, ATM and debit card transactions that would cause an overdraft will automatically be declined.

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	. \$3 monthly, for paper statements without check images.
	\$6 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 Business Online Banking or Banner Bank Mobile Banking and access approximately 18 months of statements. ²

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

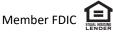
- 20% discount on initial business check order
- Business debit card with Mastercard[®] Zero Liability Protection available³
- Digital services for Banner Bank Business Online Banking and Banner Bank Mobile Banking, including debit card controls and Snapshot Deposit^{™ 24}
- Business credit card or Commercial credit card account available ⁵
- Check Safekeeping statement available
- Merchant Services available including a terminal (\$335 value) or mobile card reader (\$135 value) for no cost, or a one-time \$200 statement credit ⁶
- \$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.



¹ Overdraft protection by line(s) of credit is subject to credit approval and limited to residents of Washington, Oregon, Idaho or California, or to current Banner Bank deposit clients.

² May require authentication, registration, and/or activation.

³ Card replacement fee may apply.

⁴ Message and data rates may apply.

⁵ Subject to credit approval.

⁶ Merchant Services are subject to credit approval and are limited to Washington, Oregon, Idaho or California. Statement credit requires \$200 in processing. Call Merchant Services at (509)434-3765, write to merchantservices@bannerbank.com, or visit bannerbank.com or your local branch for more details.

Basic Public Checking Product Guide



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

