



Complete 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 **Complete Public Checking** account, please read the *Business 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 Business Online Banking to chat with us, or visit any Banner Bank branch.

Our **Complete Public Checking** account offers the following:

- Option to earn interest with a minimal monthly service charge
- Multiple options to waive monthly service charge
- Treasury Management Services bundle options available to help manage cash flow and pay bills while optimizing liquidity
- No fee for paper statements

Account Opening and Usage

Minimum opening deposit.....	\$100
Monthly service charge.....	\$18, or earn interest with \$20 monthly service charge option
Options to waive monthly service charge...	Monthly service charge waived when you meet one of the following criteria during that monthly statement cycle: <ul style="list-style-type: none"> • \$5,000 minimum daily balance; <i>OR</i> • \$10,000 average daily balance; <i>OR</i> • \$20,000 average daily combined balance for checking and savings deposit relationship ¹
Interest-bearing	Yes With \$20 monthly service charge option. Compounded daily. Credited monthly. Contact your local branch for details.
Treasury Management Services bundle options available ² (not required)	For \$35 each month for each bundle: <p><i>Bundle 1:</i></p> <ul style="list-style-type: none"> • 2 Banner Bank Business Online Banking outgoing domestic wires each month (\$20 each additional wire); <i>AND</i> • 10 outgoing ACH transactions each month (\$0.50 each additional ACH transaction)³. <p><i>Bundle 2:</i></p> <ul style="list-style-type: none"> • Remote Deposit with single-feed scanner for 1 location with up to 3 accounts; <i>OR</i> • Business Mobile Deposit. <p><i>Bundle 3:</i></p> <ul style="list-style-type: none"> • Positive Pay or Reverse Positive Pay fraud protection for checks and ACH origination on one account
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.....	275 First 275 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	\$20,000 First \$20,000 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

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

² Treasury Management Services are coordinated with a Treasury Management consultant or support. Call Treasury Management at 1-877-856-7933 or write to treasurymanagement@bannerbank.com for more details.

³ Same Day ACH transactions incur an additional fee per item. Please consult our fee schedule or contact our Treasury Management Support team for detailed pricing information.



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.^{1 2}

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 public 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.³

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 Paper statements are provided at no cost to public account owners. You can also 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.¹

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 available^{1 4}
- Digital services for Banner Bank Business Online Banking and Banner Bank Mobile Banking, including debit card controls^{1 2}
- Business credit card or Commercial credit card account available⁵
- Check Safekeeping statement available¹
- Merchant Services available including a terminal (\$335 value) or mobile card reader (\$135 value) for no cost, or a one-time \$200 statement credit⁶
- \$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.

¹ May require authentication, registration and/or activation.

² Message and data rates may apply.

³ 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.

⁴ Card replacement fee 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.



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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 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*.