



CONSUMER BILL PAYMENT AGREEMENT – TERMS AND CONDITIONS OF THE BILL PAYMENT SERVICE

This Consumer Bill Payment Agreement (“Agreement”) sets forth the terms and conditions of the bill payment service offered by Banner Bank (the “Service”). This Agreement supplements the terms and conditions of the Account Agreement as defined below. If you would like to print a copy of this agreement, please visit [bannerbank.com/terms-and-conditions](https://www.bannerbank.com/terms-and-conditions).

E-SIGN/INTRODUCTION: The Service allows you to access your accounts electronically to schedule and pay bills to third parties. You have the right to obtain documents of record available through the Service in paper form by paying the fees described in the applicable [Schedule of Fees](#). The documents may be requested from a branch or Customer Service (contact info at the end of this paragraph). To have access to the Service, you must agree to this Agreement electronically by clicking on the “Accept” button. If you do not consent, or if you withdraw your consent, we will terminate your access to the Service. Your withdrawal of consent to this Service will not affect your access to other features of the Bank’s Online and Mobile Banking Service, unless you generally withdraw consent to the Online and Mobile Banking Service. By clicking the “Accept” button, you acknowledge that you have read this Agreement and you agree to be bound by its terms and conditions. You may withdraw your consent or terminate this Agreement by sending us a secure message through the Service, visiting one of our branches or calling Customer Service at 800-272-9933 on a Business Day between 7:00 a.m. (PT) and 7:00 p.m. (PT); we will have a reasonable time to act on your request, not to exceed three (3) business days.

You are responsible for your browser software, including ensuring that you are using the version supported by the Service and have installed any and all updates. For compatible browsers and operating systems, please visit the [bannerbank.com/financial-resources/security/online-banking-security](https://www.bannerbank.com/financial-resources/security/online-banking-security) page

If you are entering into this Agreement on behalf of another individual, you represent and warrant that you are authorized to bind that individual to these terms. This Agreement is intended to supplement, and not replace, the terms and conditions of the agreements and disclosures for each of your Bank accounts (such as for loans and deposits, Online and Mobile Banking, etc.), which continue to apply notwithstanding anything to the contrary in this Agreement. If there appears to be a conflict between this Agreement and other agreements with the Bank, the agreement that is most closely related to the product or service in question shall govern the resolution.

SERVICE DEFINITIONS

“Account Agreement” means the signature cards and accompanying documents that comprise the depository account agreement and related depository services, including the Terms and Conditions of Your Account, Online and Mobile Banking User Agreement, and as applicable, other agreements.

"Agreement" means these terms and conditions of the bill payment service.

"Bank," "we" or "us" means Banner Bank.

"Business Day" is every Monday through Friday, excluding Federal Reserve holidays.

"Customer Service" means the Customer Service department of Banner Bank. Please see the CONTACT AND SUPPORT section below for Customer Service contact information.

"Due Date" is the date reflected on your Payee statement for which the payment is due; it is not the late date or grace period.

"Pay From Account" is the checking account from which bill payments will be debited.

"Payee" is the person or entity to which you wish a bill payment to be directed or is the person or entity from which you receive electronic bills, as the case may be.



"Payment Date" is the day you want your Payee to receive your bill payment. This day can only be a Business Day and is only an estimate. Delivery may take more or less time when we are required to mail a check to your Payee. Make sure you pay your bill early enough so that it arrives on time, and make sure you have sufficient funds available in your account to cover the payment as of the Process Date you select. Checks may clear any time after the Process Date, which may be prior to the Payment Date.

"Payment Instruction" is the information provided by you to the Service for a bill payment to be made to the Payee (such as, but not limited to, Payee Name, Payee Account Number, and Scheduled Payment Date).

"Pending Payment" is a payment that has been scheduled through the Service but has not begun processing.

"Process Date" is the date that the payment is initiated. For electronic payments, it is the date that the funds are verified and debited from the Pay From Account. For check payments, it is the date the check is mailed to the Payee.

"Service" means the bill payment service offered by Banner Bank.

"You" or "your" means the Banner Bank client whose accounts are accessed to pay bills in connection with use of the Service, and includes any person or user assigned rights to access the Service.

PAYMENT SCHEDULING

The Service will show the earliest possible Payment Date for each Payee (typically four (4) or fewer Business Days from the current date) when you schedule a payment. You will not be able to select an earlier Payment Date. When scheduling payments, please select a Payment Date that is on or before the Due Date; if the Due Date falls on a non-Business Day, please select a Payment Date that is at least one (1) Business Day before the Due Date. Any payment not scheduled in this manner may not make it to the Payee on time, and you could incur late charges or other penalties, for which the Service shall have no responsibility. When scheduling recurring payments, the Process Date shown is the date the funds will be verified and debited from your account for the first payment date selected. Future Process Dates will occur on the business day prior to each of the next Payment Due Dates.

PAYMENT AUTHORIZATION AND PAYMENT REMITTANCE

By accepting this Agreement, you: (a) represent and warrant that you have full authority to do so, (b) understand that the Service is only available through the Bank's Online and Mobile Banking service, and (c) agree that the security procedures described in the Online and Mobile Banking User Agreement apply to the Service and are commercially reasonable. By providing the Service with names and account information of Payees to whom you wish to direct payments, you authorize the Service to follow the Payment Instructions that it receives through the Service. In order to process payments more efficiently and effectively, the Service may edit or alter payment data (other than payment amounts) or data formats in accordance with Payee directives.

When the Service receives a Payment Instruction, you authorize the Service to debit your Pay From Account and remit funds on your behalf so that the funds will arrive as close as reasonably possible to the Payment Date you choose. You also authorize the Service to credit your Pay From Account for payments returned to the Service by the United States Postal Service or Payee, or payments remitted to you on behalf of another authorized user of the Service.

The Service will use its best efforts to timely and accurately process your payments. However, the Service shall incur no liability if the Service is unable to complete any payment(s) you initiate because of any one or more of the following circumstances:

Your Pay From Account does not have sufficient available funds to complete the transaction or the transaction would exceed the credit limit of a linked overdraft account;



The payment processing center is not working properly and you know or have been advised by the Service about the malfunction before you execute the transaction;

You do not provide the Service with the correct Pay From Account information, or the correct name, address, phone number, or account information for the Payee; or

Circumstances beyond control of the Service (such as, but not limited to, fire, flood, or interference from an outside force) prevent the proper execution of the transaction and the Service has taken reasonable precautions to avoid those circumstances.

Except for the foregoing, if the Service causes an incorrect amount of funds to be removed from your Pay From Account or causes funds from your Pay From Account to be directed to a Payee which does not comply with your Payment Instructions, the Service shall be responsible, as applicable, to: (a) return improperly transferred funds to your Pay From Account, (b) redirect misdirected transactions to the proper Payee, and (c) pay the Payee or reimburse your payment of the Payee for late payment related charges.

PAYMENT METHODS

The Service reserves the right to select the method by which to remit funds to your Payee. These payment methods include electronic or check payment, generally depending on whether the Payee has been set up to accept electronic payments. For electronic payments, funds are debited on the Process Date after available funds have been verified. If funds are not available on the Process Date, the Service will attempt to process the payment during the next two (2) business days; if funds are then still not available, the payment will be cancelled. If the payment is part of a recurring series, only that particular payment will be cancelled, not the entire payment series.

For a check payment, funds are deducted from your Pay From Account when the check is presented for clearing; no funds verification takes place. You are responsible to ensure you have available funds for such a payment. Checks may clear any time after the Process Date, which may be prior to the Payment Date.

When scheduling recurring payments, the Process Date shown is the date the funds will be verified and debited from your account for the first payment date selected. Future Process Dates will occur on the business day prior to each of the next Payment Due Dates.

The Service allows you to pay companies or individuals. Individual Payees may be set up by entering the Payee's routing and account number or by using the Payee's email address and allowing the Payee to input its routing and account number securely so that payments can be sent electronically.

PAYMENT CANCELLATION REQUESTS

You may modify or cancel any scheduled payment at any time using the Service before the Process Date (which is identified in the Service for each Payment Instruction). Process Dates are Monday through Friday until 12:00 p.m. (PT) excluding Federal Reserve holidays.

If you are unable to access the Service, we will need three Business Days in advance of the Process Date to modify or cancel any scheduled payment. Please contact Customer Service at 1-800-272-9933 or visit one of our branches. If you call, we may also require you to put your request in writing and forward it to us within fourteen (14) days after you call. If the transaction is recurring, the notice must detail whether the cancellation applies to only one of the recurring transactions, or all transactions in the recurring stream.

STOP PAYMENT REQUESTS

The Service can only process a stop payment request on a check payment, and only if the check has not cleared the account. The Service must have a reasonable opportunity to act on any stop payment request. If you desire to stop payment on a check payment, you may do so through Online Banking, contacting Customer Service or visiting a Banner Bank branch. If you call, we may also require you to present your request in writing within fourteen (14) days after you call. The charge for each stop payment request will be the current charge for such service as set out in the [Schedule of Fees](#).

FOREIGN BANNER CUSTOMER ADDRESSES

If you have a non-US Address, for Online Bill Payment purposes only, the Service will use the address of the Banner Bank branch where your primary transaction account was established to facilitate the enrollment process. This will also help ensure that payments can be properly returned should the Payee or US Postal Service return a check payment. Use of the branch address for this limited purpose will not affect the address you have provided for other account notifications.

PROHIBITED PAYMENTS

Payments to Payees outside of the United States or its territories are prohibited through the Service.

BILL DELIVERY AND PRESENTMENT

Bill Delivery and Presentment ("Bill Delivery") is a Service feature that allows you to receive bills directly into the Service for Payees that present bills electronically. You get to select which bills to receive through the Service, and may establish rules regarding automated or manual payment of the bills. Bill Delivery will only accept electronic bills. It provides you email or text message notification when a bill is received. Bill Delivery retains an archive of bills received for each Payee through the Service while that Payee uses Bill Delivery; the archive for a Payee is deleted when that Payee is removed from the Service. If you terminate Bill Delivery, the bill archive for all Payees is deleted. Bill Delivery does not monitor whether a bill is timely received or is missing; therefore, it is your sole responsibility to contact Payees if you do not receive a bill. In addition, if you elect to activate one of the Service's electronic bill options, you also agree to the following:

Activation – When a Payee is set up for Bill Delivery, the Service will notify the Payee of your request to receive electronic billing information. The Service's receipt of the first electronic bill may vary from Payee to Payee and may take up to sixty (60) days, depending on the billing cycle of each Payee. Therefore, keep making payments outside the Service until you receive a bill through the Service. Each electronic Payee may choose whether to accept or deny your request to receive electronic bills.

Information provided to the Payee - The Service is unable to update or change with the electronic Payee your personal information (e.g., name, address, phone numbers, email address); you will need to make such changes directly with the Payee. The Service does not provide the Payee your personal information, such as addresses or other contact information. Rather, any such information and receipt of statement information is by your provision of login credentials to the Payee's site. It is your responsibility to maintain all usernames and passwords for all electronic Payee sites. You also agree not to use someone else's information to gain unauthorized access to another person's bill.

Authorization to obtain bill data - Your activation of Bill Delivery for a Payee shall be your authorization for us to obtain bill data from the Payee on your behalf. For some Payees, you will be asked to provide us with your username and password for that Payee. By providing us with such information, you authorize us to use the information to obtain your bill data.

Notification - The Bank will use its best efforts to present all of your electronic bills promptly. In addition to notification within the Service, the Bank may, but is not required to, send an email notification or text message notification to the email address or mobile phone number listed for your account.



It is your sole responsibility to ensure that this information is accurate and that you receive electronic bill payment notifications. Please periodically log on to the Service and check on the delivery of new electronic bills. The time for notification may vary from Payee to Payee. Regardless of whether or not you receive a bill or notice of a bill through Bill Delivery, you are responsible for ensuring timely payment of all bills.

Cancellation of electronic bill notification - The electronic Payee may cancel the delivery of electronic bills at any time. You also may cancel electronic bill presentment at any time. The timeframe for cancellation of your electronic bill presentment may vary from Payee to Payee. It may take up to sixty (60) days, depending on the billing cycle of each Payee. The Bank will notify your electronic Payee of the cancellation, but it is your responsibility to arrange for an alternative form of Bill Delivery.

Non-Delivery of electronic bill(s) - You agree to hold the Bank harmless should the Payee fail to deliver your statement(s). Copies of previously delivered bills must be requested from the Payee directly.

Accuracy and dispute of electronic bill - The Bank is not responsible for the accuracy of your electronic bill(s). The Bank is only responsible for presenting the information we receive from the Payee. Any discrepancies or disputes regarding the accuracy of your electronic bill summary or detail must be addressed with the Payee directly. This Agreement does not alter your liability or obligations that currently exist between you and your Payees.

EXCLUSIONS OF WARRANTIES

THE SERVICE AND RELATED DOCUMENTATION ARE PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.

ALTERATIONS AND AMENDMENTS

This Agreement, applicable fees and service charges may be altered or amended by the Bank from time to time. In such event, the Bank shall provide notice to you. Any use of the Service after the Bank provides you a notice of change will constitute your agreement to such change(s). Further, the Bank may, from time to time, revise or update the applications, services, and/or related material, which may render all such prior versions obsolete. Consequently, the Bank reserves the right to terminate this Agreement as to all such prior versions of the applications, services, and/or related material and limit access to only the Bank's more recent revisions and updates. In addition, as part of the Service, you agree to receive all legally required notifications via electronic means.

ADDRESS OR BANKING CHANGES

It is your sole responsibility to ensure that the contact information in your user profile is current and accurate. This includes, but is not limited to, name, address, phone numbers and email addresses. Changes can be made either within the Service or by contacting Customer Service. Any changes in your Pay From Account should also be made in accordance with the procedures outlined within the application's Help files. All changes made are effective immediately for scheduled and future payments paid from the updated Pay From Account information. The Bank is not responsible for any payment processing errors or fees incurred if you do not provide accurate Pay From Account or contact information.

SERVICE TERMINATION, CANCELLATION, OR SUSPENSION

You may terminate the Service at any time by contacting Customer Service. We may cancel, suspend or limit your access to the Service at any time, without prior notice and for any reason. After cancellation, suspension or limited access, the Service may be reinstated at Bank's discretion. To inquire about reinstating your access to the Service, contact Customer Support.



RETURNED PAYMENTS

Payees and/or the United States Postal Service may return payments to the Service for various reasons such as Payee's forwarding address expired; Payee account number is not valid; Payee is unable to locate account; or Payee account is paid in full. The Bank will use its best efforts to research and correct the returned payment and return it to your Payee, or void the payment and deactivate the Payee. You may receive notification from the Bank.

INFORMATION AUTHORIZATION

Your enrollment in the Service may not be fulfilled if the Bank cannot verify your identity or other necessary information. The Bank reserves the right to obtain financial information regarding your account from a Payee or your financial institution (for example, to resolve payment posting problems or for verification).

DISPUTES

In the event of a dispute regarding the Service, you and the Bank agree to resolve the dispute by looking to this Agreement. You agree that this Agreement is the complete and exclusive statement of the agreement between you and the Bank regarding the Service which supersedes any proposal or prior agreement, oral or written, and any other communications between you and the Bank relating to the Service. If there is a conflict between what a Bank or Customer Service Department employee says and the terms of this Agreement, the terms of this Agreement will prevail.

CONTACT AND SUPPORT

Telephone — You may contact us by telephone at (800) 272-9933 Toll Free; Business hours are from 7:00 a.m. (PT) to 7:00 p.m. (PT) Monday – Friday, excluding Bank holidays.

Chat — You may contact us by initiating a Chat session within the Service from 7:00 a.m. (PT) to 6:00 p.m. (PT) Monday – Friday, excluding Bank holidays.

Secure Messaging — You may contact us by using the Messages function through the Service 24 hours a day, 7 days a week. Response will take place during Business hours.

Postal Mail — You may write to us at Banner Bank, 10 S 1st Ave/PO Box 907, Walla Walla, WA 99362. Attention: Online Banking Customer Service.

In Person — You may visit us in person at any of our branches during branch Business hours.

ASSIGNMENT

You may not assign this Agreement to any other party. The Bank may assign this Agreement to any future, directly or indirectly, affiliated company. The Bank may also assign or delegate certain of its rights and responsibilities under this Agreement to independent contractors or other third parties.

NO WAIVER

The Bank shall not be deemed to have waived any of its rights or remedies hereunder unless such waiver is in writing and signed by the Bank. No delay or omission on the part of the Bank in exercising any rights or remedies shall operate as a waiver of such rights or remedies or any other rights or remedies. A waiver on any one occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions.



CAPTIONS

The captions of sections hereof are for convenience only and shall not control or affect the meaning or construction of any of the provisions of this Agreement.

GOVERNING LAW

This Agreement shall be governed by and construed in accordance with the laws of the state where you established your deposit account(s), without regard to its conflicts of law's provisions. To the extent that the terms of this Agreement conflict with applicable state or federal law, such state or federal law shall replace such conflicting terms only to the extent required by law. Unless expressly stated otherwise, all other terms of this Agreement shall remain in full force and effect.

IN NO EVENT SHALL THE BANK BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES, INCLUDING LOST PROFITS (EVEN IF ADVISED OF THE POSSIBILITY THEREOF) ARISING IN ANY WAY OUT OF THE INSTALLATION, USE, OR MAINTENANCE OF THE EQUIPMENT, SOFTWARE, AND/OR THE SERVICE.

ELECTRONIC FUND TRANSFER

Your Rights & Responsibilities for Bill Payment through Online or Mobile Banking

The full *Electronic Fund Transfer* disclosure, provided at the time of opening your account, outlines the types of electronic transactions we are capable of handling for consumers, some of which may not have applied to your account. As part of our policy of issuing a new electronic access device for your account, this modified disclosure outlines the specific elements of the full Electronic Fund Transfer disclosure applicable to Bill Payment activity through Online or Mobile Banking. Please read this disclosure carefully because it reminds you of your rights and obligations for Bill Payment transactions. You should keep this notice for future reference.

BILL PAYMENT TRANSFERS

You may access your accounts to pay bills in the amount and day requested, using your electronic credentials at www.bannerbank.com with: (a) a computer through Online Banking, or (b) a web-enabled cell phone through Online Banking or use of the Banner Bank Mobile App.

All forms of Mobile Banking (Web, App, & Text) require Online Banking enrollment. Information regarding smartphone apps is available at www.bannerbank.com. Set-up details for Mobile Text Banking are available when logging into your online banking at www.bannerbank.com.

Bill Payment limits are controlled by the Bank and may change up or down at any time without notice. Below are the current standard transaction and daily limits for electronic payments to individual Payees or email Payees:

Individual Payee	\$1,900/transaction	\$3,800/Process Date
Email Payee	\$2,500/transaction	\$2,500/Process Date

Higher limits may be requested and are subject to Bank approval.

You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on the specific fees and charges.

PERIODIC STATEMENTS

You will get a monthly account statement from us for your checking accounts.

You will get a monthly account statement from us for your savings accounts, unless there are no transfers in a particular month. In any case you will get the statement at least quarterly.

PREAUTHORIZED PAYMENTS

- **Right to stop payment and procedure for doing so.** If you told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how: Call or write us at the telephone number and address listed in this disclosure, in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. Stop payments placed using the Service will be subject to applicable fees as outlined in the Schedule of Fees disclosure.
- **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION'S LIABILITY

Liability for failure to make transfers

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses and damages. However, there are some exceptions.

We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer;
- If you have an overdraft line and the transfer would go over the credit limit;
- If the terminal or system was not working properly and you knew about the breakdown when you started the transfer;
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken; or
- There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- Where it is necessary for completing transfers;
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant;
- In order to comply with government agency or court orders;
- If you give us your written permission; or
- As explained in the separate *Banner Bank's Privacy Notice*.

UNAUTHORIZED TRANSFERS

Consumer Liability

Tell us AT ONCE if you believe your Online or Mobile banking Login ID and/or password has been lost, stolen or otherwise compromised, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit).

If you tell us within 2 business days after you learn of the loss, theft or compromise of your Online or Mobile Banking Login ID and/or password, you can lose no more than \$50 if someone used your Online or Mobile Banking Login ID and/or password without your permission.

If you do NOT tell us within 2 business days after you learn of the loss, theft or compromise of your Online or Mobile Banking Login ID and/or password, and we can prove that we could have stopped someone from using your Online or Mobile Banking Login ID and/or password without your permission if you had told us, you could lose as much as \$500.



Also, if your statement shows transfers that you did not make, including those made by Bill Payment through Online or Mobile Banking, card, code, or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period s.

Contact in the event of unauthorized transfer

Call or write to us at the phone number or address listed below if you believe:

- Your card and/or code has been lost or stolen
- A transfer has been made using the information from your check without permission

ERROR RESOLUTION NOTICE

In case of errors or questions about your electronic transfers contact us as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

You may contact us the following ways:

- Toll Free Phone: 1-800-272-9933 *Monday-Friday from 7 a.m. to 7 p.m. (PT)*
- Email: BannerBank@BannerBank.com
- Secure Message: *Submit a secure message using your Banner Bank Online Banking Access*
- Mailing Address: Banner Bank
Attn: Electronic Disputes
PO Box 907
Walla Walla, WA 99362

Our business days are Monday – Friday, excluding Federal Holidays

When you contact us, please be prepared with or explain the following:

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within 3 business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.