



High Yield Relationship Savings Product Guide

We've created this easy-to-follow outline of services, fees, and policies to help you understand how your account works. For more information about deposit accounts, 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 **High Yield Relationship Savings** account offers the following:

- High yield tiered interest savings account
- No fee for paper statements
- May be linked to protect a Banner Bank personal checking account from overdrafts

Account Opening ¹ and Usage

Minimum opening deposit..... \$25,000 (new money) and you must have a Banner Bank checking account.

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:

- \$5,000 minimum daily balance; *OR*
- \$10,000 average daily combined balance for checking and savings deposit relationship ²

Interest-bearing Yes

Competitive interest rate. Compounded daily. Credited quarterly. Contact your local branch for details.

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 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.

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 Online Banking or Banner Bank Mobile Banking. ^{3 4}

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 checking accounts, savings accounts, or lines of credit to your protected account so that funds from those accounts can be transferred to prevent overdrafts on the protected account. ⁵

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.

¹ 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.

² The average daily checking / savings relationship balance includes all of the primary account owner's checking, savings, and money market accounts on which they are a primary or joint account owner.

³ May require authentication, registration and/or activation.

⁴ Message and data rates may apply.

⁵ 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.

Statement Services

Paper statement fee Paper statements are provided at no cost to account owners. You can also 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 2}

Additional features available on all Banner Bank personal savings accounts are:

- Link your High Yield Relationship Savings account to your Banner Bank checking account to access your checking and savings funds using a Banner Bank debit card which comes with Mastercard® Zero Liability Protection^{1 3}
- Digital services for Banner Bank Online Banking and Banner Bank Mobile Banking, including Debit Card Control service^{1 4}
- 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 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*.

¹ May require authentication, registration and/or activation.

² Banner Bank combines statements for like-owned accounts to streamline the monthly or quarterly statement process. This will result in changes to the statement cycles and fewer statements mailed to the client. Interest that would normally accrue and post quarterly will be paid at the statement cycle which could be monthly. eStatements will be available under the "lead account" which is usually the oldest personal checking account on file for the client. Clients can request accounts not be combined.

³ Card replacement fee may apply

⁴ Message and data rates may apply.