

Banner Bank Mastercard® Credit Card Terms and Conditions

If you apply for the Banner Bank Mastercard Credit Card and meet our eligibility criteria for the Banner Bank World Rewards Mastercard Card, you agree that we may consider your application as one for (and upgrade you to) the Banner Bank World Rewards Mastercard Card.

If you are not eligible for our unsecured credit card, you agree that we may consider your application as one for a Deposit Secured Credit Card, and you agree to the terms and conditions of the Deposit Secured Card listed below.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	9.99% to 13.99% based on your creditworthiness.
APR for Balance Transfers	5.24% to 9.24% introductory APR based on your creditworthiness. This APR will apply to balance transfers posted within 60 days of account opening and will be fixed until the balance transfer amount is paid off in full. After that, your APR will be 9.99% to 13.99% , based on your creditworthiness.
APR for Cash Advances	18.00% for Bank Cash Advances and ATM Cash Advances.
Penalty APR	None
Paying Interest	Your due date is at least 25 calendar days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	There will be no minimum charge.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .
Fees	
Annual Fee	None for TruRewards and World Rewards Credit Cards \$25 for Deposit Secured Credit Card
Transaction Fees	
• Balance Transfer	None
• Cash Advance	None
• Foreign Transaction	1.10% of each transaction made in U.S. dollars
Penalty Fees	
• Late Payment	\$20
• Over-the-Credit Limit	None
• Returned Payment	\$15

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

The information about the costs of the card described in this application is accurate as of March 29, 2022. This information may have changed after that date. To find out what may have changed, please call us at 1-800-790-2755.

SEE NEXT PAGE for additional terms and conditions.

ADDITIONAL TERMS & CONDITIONS

If an account is opened, you will receive a Credit Card Agreement (“Agreement”) with your card(s). You agree to the terms of this Agreement by: using the account or any card, authorizing their use, or making any payment on the account. We have the right to change the account terms (including the APRs) in accordance with your Agreement.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver’s license or other identifying documents.

CREDIT REPORT AUTHORIZATION

By submitting an application for credit, you authorize us to obtain credit bureau reports that we will use when considering your application for credit. You also authorize us to obtain credit bureau reports and any other information about you in connection with the extensions of credit on your account and the administration, review or collection of your account. If you ask, we will tell you the name and address of the credit bureau from which we obtained a report about you. You also authorize us to verify your employment, income and other relevant information.

COMMUNICATION AUTHORIZATION

By providing a telephone number, you agree that we have your express consent to contact you at the number provided about any of your Banner Bank accounts, and that we may use text messaging, artificial or prerecorded voice messages and automatic dialing technology to call you for any non-telemarketing purpose, including but not limited to informational, account servicing, and collection calls. Message and data rates may apply. You also agree that by providing your email address, we have your permission to contact you through your email address to notify you of progress on your application, provide important account information, to let you know about other products and services.

BALANCE TRANSFERS

If you are issued a credit card, you authorize us to make the balance transfers that you have requested from credit card accounts or other types of accounts with other financial institutions. Balance transfers may not be used to pay off or pay down any Banner Bank accounts, either opened in your name or any other person. We will send payment to your creditors in the order you list them. If a balance transfer request is more than your available credit limit, we will automatically lower the balance transfer amount to your available credit and complete the transfer. Allow at least three weeks from account opening for processing. We have no control over, and are not responsible for, how and when the other financial institution applies the payment. You are responsible for verifying that the other financial institution applies the balance transfer payment in accordance with your other account’s terms. You should continue to monitor the other accounts that you requested us to send the proceeds of the balance transfer to, and you should continue to pay the minimum payments due on those accounts until you receive statements from those creditors showing that the balances due them have been paid in full. This might not happen until after the balance transfer appears on your billing statement from us. You are liable for any late payments, finance charges or disputed amounts on your other accounts. We do not send instructions to the other financial institution to close your other account. If you want the other account to be closed, you must do that yourself.

Balance transfers are subject to finance charges, which are incurred from the transaction date. **If you take advantage of a balance transfer offer and continue to use the credit card to make purchases, you will lose the interest-free grace period on the new purchases unless you pay the entire statement balance by the payment due date.**

MILITARY LENDING ACT

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

Additionally, if any clause in your Credit Card Agreement with us conflicts with the federal law protections afforded to members of the Armed Forces, including any provision related to mandatory arbitration, federal law will prevail.

If you would like to receive this Military Lending Act disclosure orally, please call 1-800-790-2755.

DEPOSIT SECURED CREDIT CARD

If you do not qualify for an unsecured credit card, you will be offered a Deposit Secured Credit Card pursuant to this application. This program requires securing the credit card by a Banner Bank deposit account with a balance at least equal to the desired credit limit (\$300 to \$5,000), and the execution of a separate security agreement.

OTHER DISCLOSURES

California residents: A married applicant may apply for a separate account. Additionally, we may obtain information at any time from the California Department of Motor Vehicles. You agree to waive the address confidentiality requirements section of the California Vehicle Code (Section 1808.21).

Washington State residents: Washington state law prohibits discrimination in credit transactions because of race, creed, color, national origin, sex, or marital status. The Washington State Human Rights Commission administers compliance with this law.

TRUREWARDS PROGRAM TERMS AND CONDITIONS

The following is a summary of key terms and conditions for the Banner Bank TruRewards Program (“Program”). You will receive complete TruRewards Terms and Conditions with your account opening materials if your application is approved. Your Banner Bank Credit Card will be automatically enrolled into the Program. You can view your TruRewards account activity online by visiting bannertrurewards.com, or by clicking on TruRewards within the Banner Bank online banking website. The website will show the number of points you have in your TruRewards account, the recent qualifying purchases made with your enrolled card, and any redemption activity.

EARNING POINTS

You will earn 4,000 **introductory reward points bonus** when you activate your Banner Bank Credit Card. No transaction is needed to qualify for the introductory bonus.

You will earn four points for each \$1.00 of a qualifying purchase made with your Banner Bank Credit Card. Purchase amounts, including tax, will be rounded to the nearest whole dollar amount to determine the number of points to be posted to your account. Points are earned on eligible Net Purchases. Net Purchases are Purchases minus credits and returns. Not all transactions are eligible to earn points, such as Advances, Balance Transfers, fee and finance charges.

Account must be open and current (that is, no Minimum Payment is past due) on the closing date of the billing cycle in order to earn and redeem points.

Banner Bank World Rewards Mastercard Cards will earn additional points bonus based on annual spending. With \$10,000 spent in a calendar year, you will receive 10,000 points bonus.

REWARDS REDEMPTION

To redeem TruRewards points for rewards, visit the program website at bannertrurewards.com or call (866) 243-4974.

POINTS EXPIRATION

Points are redeemed on a first-in, first-out basis. Points will expire at the end of the 60th month from the date earned.

PROGRAM CHANGES

We reserve the right to change the Program terms and conditions with or without prior notice (except where required by law).

