

ELECTRONIC FUNDS TRANSFER

Your Rights & Responsibilities for your ATM Card or Mastercard® Debit Card ("Card")

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, we are providing this modified disclosure, which outlines the specific elements of the full Electronic Fund Transfer disclosure applicable to Debit/ATM Card activity. Some of these may not be available at all terminals. Please read this disclosure carefully because it reminds you of your rights and obligations for ATM/Debit Card transactions. You should keep this notice for future reference.

ATM Transfers

You may access your account(s) by ATM using your Card and personal identification number to:

- Make deposits to checking and/or savings accounts;
- Get cash withdrawals from checking and/or savings accounts - you may withdraw no more than **\$750 per day**;
- Transfer funds from checking or savings accounts to other checking or savings account; or
- Get checking and/or savings account information.

Some of these services may not be available at all terminals.

Point-of-Sale Transactions

Using your Debit Card, you may access your checking account to:

- Purchase goods in person, by phone, or by computer;
- Pay for services in person, by phone, or by computer;
- Get cash from a merchant, if the merchant permits;
- Get cash from a participating financial institution; and
- Do anything that a participating merchant will accept.

You may not exceed more than **\$5,000** in transactions per day.

You may not use your ATM Card for point-of-sale transactions.

Documentation

Terminal Transfers

You can get a receipt at the time you make transfer to/from your account using any:

- Automated Teller Machine (ATM)
- Point-of-Sale terminal

You may not get a receipt if the amount of the transfer is **\$15** or less.

In addition, you will get a monthly account statement from us, unless no electronic transactions occur in a particular month. In any case you will get a statement at least quarterly.

Additional Information

General Limitations

In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

- Transfers or withdrawals from a Money Market and/or Savings account to another account you have at Banner Bank or to a third party by means of a preauthorized or automatic transfer, telephone order or instructions, computer transfer, or by check, draft, debit card, or similar order to a third party, are limited to **6 per month** (by statement cycle day) except when performed at an ATM or Banner Bank branch.
- If you exceed the transfer limitations set forth above for Money Market or Savings account, not only will the excessive transactions result in transactional fees, but your account shall be subject to closure.

Electronic transactions may be authorized based on the amount available through Banner Coverage (overdraft protection). However, account balance inquiries at the ATM will not include the amount available through Banner Coverage.

International Transactions & Exchange Rates

When you engage in an international transaction using your Card, if currency conversion is necessary, then the currency conversion will occur using either a government mandated exchange rate or a wholesale exchange rate, selected by Mastercard. The currency conversion rate Mastercard generally uses is the rate for the applicable currency that is in effect on the day the transaction occurred. However, in limited situations, particularly where Mastercard transaction processing is being delayed, Mastercard may instead use the rate for the applicable currency in effect on the day the transaction is processed.

A 1.1% fee for a Currency Conversion Assessment and International Service Assessment will also be charged.

Fees

ATM Operator / Network Fees

When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

Except as indicated in our *Schedule of Fees* or the *Truth in Savings Disclosure* (each of which were provided at the time your account opened and are available upon request), we do not charge for Electronic Fund Transfers.

Financial Institution's Liability

Liability for failure to make transfers

If we do not complete a transfer to/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 the transfer would go over the credit limit on your overdraft line;
- If the automated teller machine where you are making the transfer does not have enough cash;
- 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 were taken; or
- There may be other exceptions stated in our agreement with you.

Unauthorized Transfers

Consumer Liability

Tell us at once if you believe your Card or code has been lost or stolen, 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 or theft of your Card or code, you can lose no more than **\$50** if someone used your card and/or code without your permission.

Also, if you do NOT tell us within **2 business days** after you learn of the loss or theft of your Card or code, and we can prove that we could have stopped someone from using your Card or code 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 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.

Mastercard® Debit Card: Additional Limits on Liability for Consumers

You will not be liable for any unauthorized transactions using your Mastercard Debit Card if:

- You can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft; and,
- Upon becoming aware of a loss or theft, you promptly report the loss or theft to us.

Mastercard® is a registered trademark of Mastercard International Incorporated.

Contact in the event of unauthorized transfer

Call or write to us if you believe:

- Your Card 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 7am-7pm Pacific Time

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 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 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 questions. For new accounts, we may take up to **20 business days** to credit your account for the amount you think is in error.

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 request copies of the documents that we used in our investigation.