



INSTITUTION NAME: Banner Bank

Name of account, if any: Banner Free Checking

Monthly/Maintenance fee: Free

Minimum Opening Deposit Requirement: \$50

ATM charges

- **Within network:** Free
- **Out-of-network charged by this institution:** Free
(There may also be an originating charge)

Acceptance of alternative ID (non-U.S. government IDs) (*In addition to Mexican Matricula Card and ITIN in lieu of Social Security Number*): Canadian Driver's License

Availability of free printed checks/cost to order printed checks: 50 free checks

Can a customer open an account online? Yes, but regular credit and banking standards apply through that channel.

Availability/cost of online banking: Free

Availability/cost of online bill pay: Free

Cost, if any, of savings account: \$5 monthly charge if balance falls below \$250 during month.

Availability of direct deposit: Yes

Availability/cost of outgoing foreign wire transfers: \$18 each if in foreign currency; \$30 each if in US currency

Cost of money orders: \$3.00

Cost of cashier's checks: \$5.00

Foreign languages that can be accommodated by branches: Spanish, Russian, German, Mandarin, Japanese

Availability of auto loans: Yes

Availability of “small dollar” (under \$1000) loans/alternative payday loans: Visa Credit Card

Financial incentives for completing financial education? Yes - \$100 if original certificate of completion is submitted to branch.

Repayment of outstanding overdrafts required before opening an account? Repayment is dependent upon individual circumstances, including amount of overdrafts, time since overdrafts and financial education taken.

Will consider opening an account for someone placed on Chexsystems less than 6 months ago? No, not less than 6 months or if fraud has occurred at any time. If there are multiple Chexsystems issues, we may require 1 year or more since the last occurrence.

Innovative savings programs/incentives for savings: N/A

In addition to waiving one set of OD/NSF fees per year, participating financial institutions have agreed to offer one additional service or feature to help customers avoid NSF/OD occurrences/fees. What are you offering? Banner typically waives one NSF fee per year on all accounts. In addition, Banner offers Overdraft Protection linked to the customer’s savings account at a \$4 charge per occurrence.