



Connected To Business Banking.



Better ideas. Better banking.

www.bannerbank.com

Member FDIC



Our bankers understand the challenges that businesses face here in the Pacific Northwest. We have the flexibility to build a customized solutions package to fit the unique and specific needs of your business. We work closely with you to help you manage your finances, achieve your goals and ensure your business success.

Personalizing Your Service

At other banks, business clients often find themselves dealing with multiple bankers, and wading through many levels of bureaucracy. It's very hard for businesses to get the personal service they need from a large national bank.

At Banner Bank, we see ourselves not just as bankers, but as true partners in your success. We partner your business with a dedicated local relationship manager to oversee all your business banking needs, and to provide you with personalized, individual service and knowledge. Also, your relationship manager can facilitate assistance from other Banner Bank professionals as you need it, based on your evolving needs or circumstances.

At Banner Bank, we know that businesses often benefit from a personal touch in banking services. We are pleased to provide your business with a set of specially-selected deposit, credit, cash management and merchant products and services designed to help you manage your business and its finances more efficiently.

As a locally headquartered bank, we offer a variety of the best banking tools and financing options to meet different business needs. Unlike larger, national banks, we don't offer the same fixed package of services to every business.





Working with Local Decision Makers and Cash Management Experts

Since we are a local bank, our relationship managers and credit officers are not tied down by the strict corporate policies and multiple levels of approval that you find at large national banks. When you apply for a business loan or credit line through Banner, our local decision makers will expedite your credit application to make sure it receives the individual attention it deserves.

Likewise, our relationship managers take time to understand the unique cash management needs of your business. Your dedicated relationship manager can introduce you to our in-house cash management team to tailor a cash management solution that fits your business' needs and goals. Our objective is to be an active, long term partner in the success of your business, through personal service and expertise.

What is Good Business?

- *Good business is putting the best interests of your clients ahead of your own.*
- *It's following up quickly and it's following through as promised.*
- *Good business is about doing things right the first time.*
- *It's about building meaningful relationships, not just sending an invoice.*
- *Good business is remembering someone's name.*
- *It's taking that extra step for the client, not because you have to, but because you want to.*
- *Good business is knowing your business, and sharing that know-how.*



COMMERCIAL LENDING

Obtaining Loans and Credit, with Local Decision Making

Your relationship manager can work closely with you to obtain a loan or a **QuickStep Credit Line** for your business.

- Get customized loans or lines of credit specifically designed for businesses like yours.
- Local decision makers will expedite your loan or credit line application, ensuring that it receives the individual attention it deserves.
- We work diligently to provide decisions on your loan or credit line application in as little as two business days. (Please note that property evaluations for loans may require additional time.)

Just provide us with a few key pieces of financial information, and we'll do the rest.

- Fiscal year-end business financial statements for the past three years.
- Business tax returns for the past three years.
- A current interim business financial statement.
- Recent accounts receivable and accounts payable agings.
- Current personal financial statements and three years of tax returns for each owner or principal.
- Business plan or financial forecasts.



Getting the Right Loan to Finance Your Success

Whether you're buying new space, remodeling your current work space, buying or leasing new equipment, increasing capital or making other improvements, your relationship manager can assist you in designing the perfect loan for your business.

We offer a variety of flexible financing options for businesses, including commercial loans with 5-year fixed or variable interest rates, and flexible short-term or long-term options up to 20 years.

Fast Equipment Financing for Your Business

We can work with you to quickly buy or lease equipment for your business. Special leasing options are available based on individual client needs.





Buying New Space or Making Improvements to Your Business

Your relationship manager can assist you in buying new space for your business. We can also help you with financing for construction of new facilities, or for remodeling or expansion of your current work environment.

Obtaining a Term Loan

Banner's term loans typically have terms of 1 to 7 years. Your business can use these loans for the purchase or refinance of equipment, or to increase working capital.

Banner Bank offers term loan commitments to accommodate your business' annual capital budget. We also offer lease financing for equipment when it is appropriate for tax and capital considerations.

Acquiring a Competitor or Merging with Another Business

You may have the opportunity to grow your business by acquiring a competitor or merging with another business. Banner Bank has the expertise to assist you in planning, financing and executing the acquisition or merger transaction.

We provide custom financing for acquisitions based on your business' specific needs. We will recommend the appropriate mix of equity and debt for the necessary permanent and operating financing for your business.



Obtaining Financing For Agriculture Ventures

If you need a loan for buying farm land or equipment, cultivating crops or raising livestock, Banner offers flexible financing terms for your venture. We are one of the largest agricultural lending banks headquartered in the Pacific Northwest.

Banner Bank understands the critical need for flexible banking in the agricultural industry. Our professional ag lenders have years of experience in ag banking and in production agriculture.

Establishing Lines of Credit for Your Business

A line of credit from Banner Bank gives you instant access to cash for your business when you need it. Use your credit line to manage your cash flow, purchase inventory, pay bills, cover seasonal expenses, meet payroll and more. We'll even waive the initial loan fee on your credit line and provide flexible terms. We offer:

- *QuickStep Credit Lines* – A special credit solution designed specifically for businesses like yours. Renewable every three years.
- *Accounts Receivable and Inventory Financing* – Free up cash using your accounts receivable pipeline and improve liquidity with a secured asset-based credit line.
- *Sweep Accounts* – automatically move money from your line of credit to your checking account.

Handling Business Needs with Banner's Commercial Card Services

Banner offers the following options for businesses:

- *Banner Bank Visa® Business Debit Card*, accepted at millions of merchant locations worldwide, and at more than 500,000 Visa/Plus Network ATMs. Purchases are automatically deducted from your company's checking account and the details of each purchase – amount, date and location – are listed on your monthly statement for easy tracking and reconciliation. Additional benefits



include Visa purchase security, extended protection, auto rental insurance and travel and emergency services. Plus, enroll in the Visa Extras program and earn points towards rewards everytime you make a qualifying purchase.

- *Banner Bank Visa® Commercial Credit Card* is the ideal business tool designed to allow businesses to conveniently pay and track a wide variety of business expenses. It is also an all purpose line of credit to help cover unforeseen business expenses and improve cash flow. It's accepted at millions of locations worldwide and provides coverage on car rentals as well as travel insurance. Plus, with Online Credit Card Services, you can access your account information online and receive management reports, order additional cards for employees at no cost and even enroll in the Visa Extras Rewards program to earn rewards on all of your purchases.

Banner Bank's in-house Credit Card program includes easy online access to your account information. You can download information to your accounting system, or move credit limits amongst your cardholders, within the company's overall credit limit. We will waive the first-year annual fee on our Commercial Rewards card option, allowing you to earn Rewards from your normal business spending.



Taking Your Business Global with International Credit and Business Services

Through our strategic partnerships with international banks, Banner Bank can help your business to connect with customers throughout the world. We provide:

- Import/Issued, Export/Advised and Standby Letters of Credit for international business travel.
- Documentary collection services for international transactions.
- International wires (including online wires) in foreign currencies and U.S. dollars.
- Consulting services to advise you about working with foreign banks, and traveling to different countries.

CASH MANAGEMENT SERVICES

Banner offers a full suite of cash management services designed to help businesses make the best use of their money. Your relationship manager can work with you to create a custom package of cash management solutions for your business.

Selecting a Checking Account for Your Business

You should select an operating checking account based on the number of transactions your business conducts each month. We recommend one of the following accounts:

- *Free Business Checking*, if your business averages 100 or fewer transactions per month.
- *Business Checking*, if your business averages 250 or fewer transactions each month.
- *Analyzed Checking*, if your business typically performs a large volume of transactions each month.

NOTE: An Analyzed Checking account is required for most of Banner's cash management services, such as Account Analysis and Reconciliation, ACH Origination, Positive Pay, online wire transfers, etc.

We find that our costs for Analyzed Checking are some of the best in the market. However, in case your earnings credits *don't* offset all service charges, we will waive the monthly service charge for the first six months.



Considering Business Savings Options

To earn more interest on your business' excess cash, Banner offers several types of savings accounts:

- *Business Savings Accounts* have low opening deposit requirements, and provide interest paid on collected balances. Automatic transfer options are available.
- *Banner's Best Business Savings*, with its very competitive interest rate, is one of our most popular accounts among business clients.
- *Business Money Market Account* offers tiered interest rates, limited check writing and unlimited withdrawals in person or by ATM.
- *3 Month Money Market Certificate of Deposit* offers tiered interest rates, a lower minimum balance, unlimited deposits and the flexibility to make one withdrawal per calendar month with no penalty.





- *Certificates of Deposit* gives you our highest return available on your insured savings, with maturity periods from 7 days up to 10 years.

Keeping Track of Your Accounts

Account Analysis gives you a summary of all service charges and maintenance fees for your Analyzed Checking accounts. We can show you how to minimize – or even *eliminate* – service charges by grouping your accounts to maximize the earnings credit allowance from each account.

In addition, Banner offers **Check and Statement Imaging** for all accounts. We can scan your issued checks, deposit

slips, and account statements, and put them online so you can easily access and view them. Or you can purchase CD-ROMs with your scanned issued checks and statements on a monthly, quarterly, annual or bi-annual basis.

BANKING SERVICES

Doing Your Banking Online

Banner Online Banking lets you do your business banking any time, day or night, from the convenience of your computer. You can access your accounts online, transfer money between Banner accounts, instantly verify deposits and withdrawals and even download your transactions and statements. And it's all done safely and securely.

Paying Bills Made Easy

Use **Banner Bill Pay** to pay your bills online, 24 hours a day, 7 days a week, to anyone in the U.S. You'll save time, money and stamps. You can also schedule payments and access your bill payment history online at any time.

Doing Banking on the Go

Banner's **Mobile Banking** service lets you access your business' financial information wherever you are, and whenever you need it. Using your cell phone or smartphone, you can access your Banner accounts, view transaction history, receive personal alerts, transfer funds between accounts and even make one time payments to designated payees.

Move Money Where You Need It, with a Sweep Account

A **Sweep Account** lets you set up daily automatic transfers of funds between your Banner business' checking, primary deposit and loan accounts, or lines of credit.

For example, if you have a business checking account and a line of credit with Banner Bank, you can set up a Sweep Account to automatically transfer funds between the accounts as needed. If your business uses the checking account to purchase new inventory, the Sweep Account automatically transfers (or "sweeps") the funds to cover the inventory purchase from your line of credit to your checking account.

Only the amount necessary to cover the daily transactions will be transferred from your line of credit to your checking account. For example if you use your checking account to make a \$500 purchase, then \$500 will be transferred on that day from your line of credit to your checking account.

If you have excess funds in the checking account (i.e. funds above a maximum balance of \$10,000), the Sweep Account automatically transfers (or "sweeps") them to your investment account.

A Sweep Account lets you automate and streamline money transfers between your Banner accounts, and also lets you maximize your cash position. You spend less time doing money transfers and banking activities, and more time building your business.



Improving Your Cash Flow Management

With **ACH Origination** from Banner Bank, your business can use the national Automated Clearing House (ACH) network to send batch electronic payments to any financial institution in the U.S.

You can use ACH Origination to make and receive automated payments, such as:

- Make direct payroll deposits to employee bank accounts.
- Make direct payments to vendors and direct tax payments.
- Make expense reimbursement direct deposits.
- Receive automatic collections to your Banner account for monthly billings, subscriptions, etc. from your customers.



ACH Origination reduces the need for your business to issue and receive paper checks, saving you time, money and paperwork, and also reduces your risk of check fraud. ACH Origination lets you control the timing of payables and receivables, speed up collection times, simplify balance consolidation and improve your cash flow.

Making Deposits from Your Office

Using Banner Bank's **RemoteDeposit** service, your employees can easily deposit checks from their office computers without having to take the time and trouble to stop by the bank.

Just log on to the secure RemoteDeposit Web site, and scan your checks using a check scanner which we provide. You enter the check amount and any additional data (such as an invoice number), and click "Process Payment." Then click "Close Deposit" when you've scanned all your checks. It's that easy.

We offer two versions of RemoteDeposit, depending on your business needs:

- *Single Check RemoteDeposit*, if your business processes less than 30 checks per day. You can scan them one at a time.
- *High Volume RemoteDeposit* – Scan up to 100 checks at a time, enter the deposit total, click "Process Payment," and you're done.

Protecting Your Business from Check Fraud

Banner's **Positive Pay** protects your business from check fraud by automatically verifying checks and payment amounts before the checks are paid from your checking accounts.

Each time your business issues a check, you upload an electronic check file to us with the check number, payee name and amount. When Banner receives a check for payment from your business, the Positive Pay application compares it to the records in your check file. If the check number, payee name, or payment amount does not match the information in your file, we hold payment on that check until you review it and either approve or reject it.

Sending Money Online, Safely and Securely

While traditional wire services are available at every branch, you can easily send single or recurring wire transfers electronically from your computer using Banner's **Online Wire Transfer** service. Our online cash management system offers multi-layered security and a convenient process for sending domestic or international wire transfers.

Making Commercial Deposits Safely and Securely

You don't need to deliver large commercial deposits to your local bank. Banner offers **Cash Vault** and **Armored Car Services** for businesses of all sizes. We can make daily pick-ups and deliveries of cash for your business, one to seven times per week, with prompt deposit crediting. Your business saves time and keeps your money secure.



Making Night Deposits

Too busy to get to the bank during business hours? Banner offers a secure **Night Deposit Service**. Ask a Banner representative for available locations.

Protecting Deposits in Excess of FDIC Limits

At Banner, we want you to always feel confident and secure about the safety of your business funds. We provide additional services especially for business clients:

- Banner Bank's Repo (Repurchase) program provides the ability to safeguard your deposits with the pledge of U.S. government securities, while still earning competitive yields and maintaining easy access to funds.
- Through our sister bank, Islanders Bank, or through the Certificate of Deposit Account Registry Service (CDARS) program, we can provide options for additional FDIC

coverage for business clients with deposit balances in excess of FDIC limits.

- On July 21, 2010, FDIC Depositor Insurance was permanently increased to \$250,000 per depositor.

Keeping Your Essential Data Safe

A Banner **Safe Deposit Box** offers cost-effective security for your small business' essential data. You can keep computer backup disks with customer information files under lock and key, and safe from fire and theft. Get peace of mind for pennies a day. Ask a Banner representative for availability and pricing information.

MERCHANT SERVICES

In today's online economy, businesses need to offer the same convenient payment options and customer perks as larger companies to stay competitive. Banner's Merchant Services can help you increase your customers' spending abilities, while making it easier for your business to bill customers and collect payments.

Banner offers competitive and easy to understand pricing and we'll perform a comparison of our merchant services pricing options with those of your current bank – just provide us with your last three merchant services statements. In most cases, we can show you how to keep more of your credit and debit card sales revenues.



Accepting Checks and Credit Cards

Using Banner Bank's merchant terminal, your business can get real-time check authorizations, obtaining a check guarantee at the point of sale. You can also easily deposit checks online into your Banner business account using RemoteDeposit.

In addition, Banner can accept all major credit cards from your customers, including Visa®, Master Card®, Discover®, American Express®, Diners Card®. We can even help you to set up an online shopping cart on your website, with a direct connection to your merchant account.

Increasing Sales with Gift Cards

With Banner's Merchant Services, your business can offer gift cards and stored value cards with your own branding.

Getting Help When You Need It

You can easily access all your merchant services statements and transaction records online and even download transactions into QuickBooks®. You can also get fast and easy personal assistance for merchant services, 24 hours a day, 7 days a week, by phone or online. In addition, you can often get on-site help or direct help at your local Banner branch.



Learn More

To learn more about Banner Bank's Business Services, go to www.GoodBusinessBanking.com. You can also visit your local Banner Bank branch, or simply call 1-800-272-9933.





A Little Bit About Ourselves

We are proud to provide you with the most comprehensive financial services in the Pacific Northwest, delivered by our dedicated team of professionals.

At Banner Bank, we are all about being connected to you, your business and your community. It's what sets us apart from others. We think you'll notice the difference the minute you walk into one of our branches or commercial banking centers, or when you pick up the phone to speak with anyone on our team. We're here to meet all of your banking and financial needs.

Headquartered in Walla Walla, Washington, we have been serving our clients and our communities for more than a century. And we are ready to serve you at any one of our full-service branches located throughout Washington, Oregon and Idaho.

Come feel the connection and see how we turn better ideas into better banking.



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