

| | |
|-------------|---|
| FACT | WHAT DOES SKAGIT BANK, A DIVISION OF BANNER BANK, DO WITH YOUR PERSONAL INFORMATION? |
|-------------|---|

| | |
|-------|---|
| Why? | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do. |
| What? | The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> - Social Security Number - Account Balances - Credit History - Overdraft History - Account Transactions - Checking Account Information |
| How? | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons Skagit Bank, a division of Banner Bank, chooses to share, and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Skagit Bank, a division of Banner Bank, share? | Can you limit this sharing? |
|--|---|-----------------------------|
| For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus. | Yes | No |
| For our Marketing purposes – To offer our products and services to you. | Yes | No |
| For joint marketing with other financial companies | No | We don't share |
| For our affiliates' everyday business purposes – information about your transactions and experiences. | Yes | No |
| For our affiliates' everyday business purposes – information about your creditworthiness. | Yes | Yes |
| For our affiliates to market to you | Yes | Yes |
| For our non-affiliates to market to you | No | We don't share |

| | |
|----------------------|--|
| To limit our sharing | <ul style="list-style-type: none"> • Call toll free 800-246-4402 or write us at PO Box 285 Burlington, WA 98233 <p>Please note: If you are a <i>new</i> customer, we may begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can always contact your local branch during business hours to limit our sharing.</p> |
| Questions? | Call 800-246-4402 or go to www.skagitbank.com |

Who we are**Who is providing this notice?**

Skagit Bank, a division of Banner Bank

What we do**How does Skagit Bank, a division of Banner Bank, protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

We also maintain other physical, electronic, and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

How does Skagit Bank, a division of Banner Bank, collect my personal information?

We collect your personal information, for example, when you

- Open an account
- Pay your bills
- Apply for a loan
- Use your credit or debit card
- Make deposits or withdrawals from your account

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purposes – information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions**Affiliates**

Companies related by common ownership or control. They can be financial and non-financial companies.

- *Our affiliates include financial companies such as Banner Corporation and its banking affiliates and subsidiaries, Banner Bank, Islanders Bank, Northwest Financial Corporation, Community Financial Corporation, Banner Investment Advisors, LLC, and Springer Development LLC.*
- *Banner Investment Services is a trade name for Banner Bank for the sale of retail non-deposit investment products.*
- *Skagit Bank is a trade name for Banner Bank in Washington.*

Non-affiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.

- *Skagit Bank, a division of Banner Bank, does not share with non-affiliates so they can market to you.*

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- *Skagit Bank, a division of Banner Bank, does not jointly market.*

Other important information**SPECIAL NOTICE FOR CALIFORNIA RESIDENTS**

You have the right to restrict information sharing for the purpose of joint marketing with other financial companies as described above. Please see your separate notice "IMPORTANT PRIVACY CHOICES FOR CALIFORNIA RESIDENTS" for details on how to inform us of your choice.