

Ready to
make some
changes
around your
house?



See how a HELOC can help.

With a Home Equity Line of Credit, you use the equity in your home to finance all sorts of plans - from home improvements to paying off bills.

- For a limited time, you can lock in a great fixed rate as low as 3.50% APR* and no annual fee for 12 months on your HELOC!
- Easily, securely access your line and earn rewards with a HELOC Mastercard®. You'll earn four points per dollar spent using the card.
- Get double points (eight per dollar spent) each time you use the HELOC Mastercard for home improvements or other qualifying purchases between April 1 and June 30, 2019. Request your card at no added charge when you apply for your HELOC.

Count on Banner Bank for competitive rates and fees, fast processing and exceptional client service. Stop by your local branch to learn more. Or call us at 800-272-9933.

*APR (Annual Percentage Rate) is fixed for the first 12 months, followed by a floating rate of WSJ Prime plus 0.49% with a floor rate at 3.74%. Rate includes discounts of 0.25% with auto-pay and 0.25% for having a Banner's Best checking account. Annual fee of \$75 is waived the first year. Loan-to-value up to 80%. Requires a minimum FICO score of 750. Excludes existing Banner Bank HELOC clients, purchase money and non-owner occupied transactions. Residential appraisals only, no commercial appraisals. Subject to credit approval. Available for applications submitted April 1 through May 31, 2019.



Apply for a loan over the phone: 866-641-5335
bannerbank.com

Member FDIC



Ready to step up
your business
space?



Our streamlined loans help you strike while the iron is hot.

When it comes to business success, timing is key. And when the time is right for your company to take the next step—to purchase or refinance your real estate property—we can help you do it in stride.

Our QuickStep™ Loan offers a streamlined application and underwriting process to more swiftly meet your capital needs with financing of \$50,000 to \$1 million. Applicants usually receive an answer within a few days of submitting a completed application.

For a limited time, you can lock in a great fixed rate on a QuickStep Owner-Occupied Real Estate Loan, fully amortized for up to 20 years:

- 4.99% for the first five years*
- 5.50% for the first 10 years*
- Bank pays cost of evaluations (not appraisals). Borrower to pay other closing costs.

The QuickStep Loan features:

- Fast, in-house decision-making
- No balloon payment
- No prepayment penalty

To learn more or apply:

Talk to your banker or call us at 800-272-9933. We look forward to helping your business strike while the iron is hot.

*Initial five- and 10-year rate includes 1.00% discount for auto-pay from a Banner Bank Business Checking Account. Rate to adjust to Prime + 1.00% following the five- or 10-year fixed rate. Loan to value up to 80%. Loan fee 0.75%. Borrower to pay closing costs. Financing subject to credit approval. Available for applications submitted April 1 through May 31, 2019.

