



The Great
Northwest Home Rush
The once-in-a-lifetime home sale to end all home sales.

Fixed Rates As Low As 3.875%

3.973%
APR*

It's true. The biggest home sale of the century, if not the millennium is taking place March 7-22. Banner Bank, Community Financial Corporation and their builder partners are not only offering hard-to-believe prices on beautiful new homes, but equally unbelievable home loan rates as low as 3.875%. So if you're in the market for a house, or even if you're not in the market, this is one event you can't pass up. For a list of properties and details on this and other financing options, go to bannerbank.com or communityfc.com and get pre-approved today.



1-800-272-9933
www.bannerbank.com



1-877-936-4800
www.communityfc.com



*APR = Annual Percentage Rate. Available 3/7/09 - 3/22/09 only. Loan programs, rates, and fees subject to change without notice. Financing subject to meeting qualification standards of the loan program. Rates current as of 2/13/09.

Member FDIC

The Great
Northwest Home Rush
CFC Spec Inventory Only

30 Year Fixed 20% down

3.875% Interest Rate
3.973% APR
1.00% Fee

Up to 95% Loan-to-Value available with
Mortgage Insurance
Max. loan amount \$1,000,000

Example: \$250,000 loan amount with \$1,175.59
(principal & interest) + \$342.50 (taxes & insurance) =
\$1,518.09 equal and consecutive monthly payments.

Loan amounts over \$1,000,000

4.875% Interest Rate
4.971% APR
1.00% Fee

30 Year Fixed

Example: \$1,000,050 loan amount with \$5,292.35
(principal & interest) + \$1,333.33 (taxes & insurance) =
\$6,625.68 equal & consecutive monthly payments.

100% Financing

4.875% Interest Rate
4.976% APR
1.00% Fee

Max. loan amount \$1,000,000
30 Year Fixed

Example: \$312,500 loan amount with \$1,653.78
(principal & interest) + \$342.50 (taxes & insurance) =
\$1,996.28 equal and consecutive monthly payments. No
mortgage insurance required.

Lot Loans

4.875% Interest Rate
5.176% APR
1.00% Fee

Fixed 15 Year Amortization due in 5 Years
(Balloon)

Example: \$250,000 loan amount with \$1,960.74
(principal & interest) + \$312.50 (taxes) = \$2,273.24 for
monthly payments 1 - 59. The final payment of
\$187,891.72 will be due in the 60th month.

Ask about our gift card giveaway!



For more information, call us!
503-636-4800 (OR) 360-904-2417 (WA)
1-877-936-4800



Typical financing examples above are based on owner occupancy and principal, interest, taxes and insurance included in the monthly payments unless otherwise indicated. All pricing scenarios (except the 100% financing) assume 20% down payments.



Financing options available 3/7/09 to 3/22/09. Current loans in process are ineligible. Rates & terms assume owner occupancy and are subject to change without notice. Mortgage insurance required for loans over 80% loan to value unless otherwise indicated. Other restrictions & limitations apply. Financing subject to meeting qualification standards of the loan program. Community Financial Corporation is a subsidiary of Banner Bank. 2/19/09



FOR IMMEDIATE RELEASE:
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FOR MORE INFORMATION:
Katie Robertson
206-262-0395
kr Robertson@dsandp.com

**BANNER BANK OFFERS ONCE-IN-A-LIFETIME HOME BUYING OPPORTUNITY
TO BUYERS THROUGHOUT WESTERN OREGON**

Banner Bank's Great Northwest Home Rush Will Offer Unbelievably Low Prices And
Unbeatable Loan Rates As Low As 3.973% APR On 243 Beautiful New Homes

PORTLAND, Ore. – Banner Bank and Community Financial Corporation (CFC) are teaming up to help home buyers and builders in their communities by bringing The Great Northwest Home Rush to Western Oregon. This once-in-a-lifetime opportunity will provide hard-to-beat prices on 243 beautiful new homes and equally astonishing home loan interest rates as low as 3.875% / 3.973% Annual Percentage Rate. The Great Northwest Home Rush will take place Saturday, March 7th through Sunday, March 22nd. Potential buyers are encouraged to visit www.bannerbank.com or www.communityfc.com to view the list of available properties and get pre-approved.

Banner and CFC worked with 75 home builders to identify the 243 newly build homes available throughout the sale. During The Great Northwest Home Rush, loan officers and representatives from both Banner and CFC, as well as builders and real estate agents will be on hand to assist potential buyers with the home buying process.

Banner Bank created The Great Northwest Home Rush as a way to give back to builders and home buyers in the communities in which they live and work. The company recently received \$124 million from the U.S. Treasury Department as part of the Treasury's Capital Purchase Program after it was deemed "well-capitalized" under all regulatory guidelines. "By offering low rates on numerous homes in the area we are hoping to do our part to help the home buyers and builders in our communities and as a result help to stimulate the economy," said

Banner Bank Senior Vice President/Real Estate Administration Manager Ken A. Larsen. “After we received \$124 million from the U.S. Treasury we began looking for ways to give it back to our neighbors and we feel that The Great Northwest Home Rush is a major step.”

This is Banner Bank’s first home sale event of this magnitude. The company plans to offer similar opportunities throughout Washington and Idaho later this year.

About Banner Bank

Banner Corporation is the parent company of Banner Bank, a commercial bank that operates a total of 86 branch offices and 10 loan offices in 29 counties in Washington, Oregon and Idaho. It is also the parent of Islanders Bank which operates three branch offices in Washington’s San Juan Islands. Banner serves the Pacific Northwest region with a full range of deposit services and business, commercial real estate, construction, residential, agricultural, and consumer loans. Visit Banner Bank on the Web at www.bannerbank.com.

About Community Financial Corporation

Community Financial Corporation, a wholly owned subsidiary of Banner Corporation, is a mortgage banking firm that provides numerous lending alternatives for builders and borrowers throughout the Portland area. Established in 1999, Community Financial Corporation specializes in custom and spec construction, land development and purchase and refinance loans. In addition, the company is a correspondent lender, enabling them to offer products from over fifteen national lenders at competitive rates and fees. The company is also able to broker loans to local lenders. For more information about Community Financial Corporation, visit www.communityfc.com.

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