

**EFFECTIVE DATE: June 1, 2019**

All information on this disclosure is accurate for the effective date listed above. Current interest rate and annual percentage yields are always available by calling 1-800-522-4167. You may also find rate information on our website [columbiabankonline.com](http://columbiabankonline.com). All deposits of cash and non-cash (for example, checks) into interest bearing accounts begin earning interest from the day of deposit to the date of withdrawal as long as the minimum balance requirement is maintained. We use the daily balance method to calculate interest on all interest bearing accounts, applying a daily periodic rate to the principal balance in the account each day. **The interest rates and annual percentage yields on all variable interest rate accounts may change daily after the account is opened.** Interest rates are not tied to any index. They are established at the discretion of the Columbia Bank Pricing Committee. **The minimum amount to open a variable rate interest bearing account is \$1.00.**

**VARIABLE RATE INTEREST BEARING ACCOUNTS**

	Interest Rate	Annual Percentage Yield (APY)	Daily Minimum to obtain APY	Compounding	*Interest Credited	**Daily Minimum to avoid Monthly Service Charge	Monthly Service Charge
<b>Non-Profit Interest Checking</b>	0.10%	0.10%	\$1.00	Monthly	Monthly	\$1,500.00	\$6.00

\* Interest will be credited on the next to the last business day of each interest crediting period. That interest is available to be withdrawn the following business day. If you close your variable rate interest bearing account before interest is credited, you will not receive the accrued interest.

\*\* If the balance goes below the daily minimum balance any time during the monthly statement cycle, the applicable monthly service charge will be imposed.

**NON-INTEREST BEARING ACCOUNTS**

	Monthly Transaction Activity Limits	Over Monthly Transaction Volume	Debit Card Point of Sale (POS)	ACH Debit	ACH Credit	Per Deposit Ticket	Coin and Cash Deposit per \$1,000.00^	Daily Minimum to Avoid Monthly Service Charge	Monthly Service Charge
<b>***Business Free Checking</b>	1,000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

\*\*\* Transaction items include checks / debits paid, checks / items deposited and deposit tickets. If your Business Free account exceeds 1,000 free monthly transactions, the account may be converted to another checking product which will incur charges.

^ Includes coin and currency. If your Free Business account exceeds \$10,000.00 free monthly coin and currency, the account may be converted to another checking product which will incur charges.

<b>****Business Analysis Checking</b>	N/A	N/A	\$0.00	\$0.16	\$0.16	\$0.50	\$0.50	N/A	\$15.00
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\*\*\*\* Earnings credit allowance on deposit balances may offset activity fees.

\*\*\*\* Please see Business Analyzed/Cash Management Fees for other fees that may apply to this account.

\*\*\*\* Earnings credit is 0.65%.

**BUSINESS MONEY MARKET DEPOSIT ACCOUNT**

**EFFECTIVE DATE: November 1, 2018**

All information on this disclosure is accurate for the effective date listed above. Current interest rates and annual percentage yields are available by calling our Customer Service Center at 1-800-522-4167. You may also find rate information on our website <https://www.columbiabankonline.com>. All deposits of cash and non-cash (for example, checks) into an interest bearing Business Money Market Deposit Account begin earning interest from the day of deposit to the date of withdrawal. We use the daily balance method to calculate interest on all interest bearing accounts, applying a daily periodic rate to the principal balance in the account each day. The interest rates and annual percentage yields on the variable rate interest bearing Business Money Market Deposit Account may change daily after the account is opened. Interest rates are not tied into any index. They are established at the discretion of the Columbia Bank Pricing Committee. The minimum amount to open a variable rate interest bearing account is \$0.01. Interest is credited monthly and compounded monthly. Interest is calculated daily on the full balance in the account based on the stated interest rate that corresponds to the applicable deposit tier. If you close your variable rate Business Money Market Deposit Account before interest is credited, you will not receive the accrued interest. Federal regulations limit the number of checks written, POS purchases or other electronic transactions that you can make to six per statement cycle. A \$15.00 fee will be charged for each transaction that exceeds the six per statement cycle. Please see our Deposit Account Agreement and Disclosure and our General Schedule of Fees for other fees that may apply to this account.

Minimum Balance to Obtain APY	Interest Rate	Annual Percentage Yield
\$0.01 - 24,999.99	0.25%	0.25%
\$25,000.00 - 49,999.99	0.35%	0.35%
\$50,000.00 - 99,999.99	0.35%	0.35%
\$100,000.00 - 249,999.99	0.50%	0.50%
\$250,000.00 - 499,999.99	0.60%	0.60%
\$500,000.00 and Above	0.75%	0.75%

**PLEASE SEE OUR GENERAL SCHEDULE OF FEES FOR OTHER FEES THAT MAY APPLY TO THIS ACCOUNT**

**GENERAL SCHEDULE OF FEES**

Charge	Current	Charge	Current
Account Link Transfer	\$ 10.00 Per Transfer	Medallion Signature Guarantee	\$ 15.00
Account Reconciliation	\$ 40.00 Per hour	Money Order	\$ 5.00
Account Research	\$ 40.00 Per hour	NSF (Non-Sufficient) Paid Item**	\$ 35.00
Bank Check	\$ 10.00	NSF (Non-Sufficient) Returned Item**	\$ 35.00
Bond Coupon Redeemed	\$ 10.00	Photocopy	\$ 2.00 Per page
Bond Coupon Returned	\$ 15.00	Re-issue of Money Order or Bank Check	\$ 15.00
Check Printing Charges	Prices vary	Returned Deposited Item	\$ 16.00
Collection Item (Domestic)	\$25.00+ Correspondent Bank Fees	Safe Deposit Drilling (2 keys lost)	\$ 200.00
Collection Item (International)	\$50.00+ Correspondent Bank Fees	Safe Deposit Box Replacement Key (1 key lost)	\$ 25.00
Consulate Letter	\$ 40.00	Special Statement Request	\$ 5.00
Counter Check	\$ 5.00	Stop Payment Order	\$ 30.00
Convenience Fee***	\$15.00	Special Document Processing	\$ 30.00 Per Hour
Duplicate copy of Cancelled Check	\$ 6.00	VISA® Gift Card	\$ 5.00
Duplicate copy of Deposit Slip	\$ 6.00	Wire Transfer (Domestic Outgoing)	\$ 28.00
Duplicate copy of Statement	\$ 6.00	Wire Transfer (International Outgoing)	\$ 48.00
Excess Transaction Fee	\$ 15.00	Wire Transfer (Domestic Incoming)	\$ 16.00
Inactivity Fee*	\$ 5.00 Per Month	UCF (Uncollected funds) Paid Item*	\$ 30.00
Legal Processing (Levy, Restraining Order, etc.)	\$125.00	UCF (Uncollected funds) Returned Item*	\$ 30.00
Lost Passbook Replacement	\$ 20.00		

\*This fee applies only to Checking and Savings Accounts (excludes Certificates of Deposit) that have not had activity within a two year time period.

\*\*Includes overdrafts created by check, in-person withdrawal, ATM (Automated Teller Machine) withdrawal, ACH (Automated Clearing House) Withdrawal, POS (Point of Sale) withdrawal or other electronic means.

\*\*\*This fee applies to Pay by Phone Loan Payments

**CONSUMER ONLINE BANKING SERVICES**

**DEBIT CARDS AT ATMs NOT OWNED OR OPERATED  
BY COLUMBIA BANK**

Charge	Current	Accel®	PLUS Domestic®	PLUS International®
Compact Disc (CD) of Prior Year Bill Payment History	\$ 25.00			
Access to Online Banking Services	N/C	Cash Withdrawal	\$1.00	\$1.00
Personal Computer (PC) Bank Bill Pay Monthly Fee	N/C	Balance Inquiry	\$1.00	\$1.00
Expedited Online Bill Payment FedEx Overnight	\$ 30.00	Transfers between Columbia Bank Accounts	\$0.50	\$1.00
Expedited Online Bill Payment – ACH	\$ 5.00	International Service Assessment (ISA) Fee	1.00% of Transaction Amount	1.00% of Transaction Amount
Bill Pay Stop Payment Order	\$ 25.00	These charges will be debited from the account(s) affected, and will be reflected on the periodic statement. If your Debit Card is lost, stolen or damaged, the charge to re-issue another card is \$5.00. The fee to expedite delivery of a debit card is \$40.00		
Bill Pay Check Copy	\$ 15.00			

**BUSINESS ANALYSIS CHECKING/CASH MANAGEMENT**

Charge	Current	Charge	Current
ACH Origination Module	\$30.00 Per Month	Remote Deposit Scanner	\$60.00 Per Month (First Year Free)
ACH Returns/Reversals	\$5.00 Per Item	Remote Deposit Scanner Contract Cancel	\$125.00 One Time Fee
Armored Car Services	Prices Vary	Wire Domestic On-Line	\$26.00 Per Item
Checks Paid	\$0.18 Per Item	Wire International On-Line	\$46.00 Per Item
Lockbox	Prices Vary	Zero Balance Sweeps	\$10.00 Per Month-Per Account
Positive Pay	\$35.00 Per Month-Per Account (Max \$75)		

RATES AND FEES ARE SUBJECT TO CHANGE