



Retirement Planning Department
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RETIREMENT ACCOUNT DISCLOSURE

EFFECTIVE DATE: October 17, 2019

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 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. Promotional rate certificates are available only at promotional branches. Promotional rate certificates and Advantage Plus (AP) certificates will only receive the promotional or AP rate of interest for the initial term of the certificate unless the Columbia Bank Pricing Committee elects to continue this promotional rate or AP rate for the same term at maturity at the branch the certificate was opened.

Interest rates are not tied to any index. They are established at the discretion of the Columbia Bank Pricing Committee. The interest rates on all fixed rate retirement certificates will be paid up until the date of maturity. For retirement certificate accounts that compound interest, the annual percentage yield assumes interest will remain on deposit for a full year. A withdrawal will reduce earnings. The minimum amount to open a variable rate interest bearing account is \$ 1.00. The minimum to open any other retirement certificate account, fixed or variable, is the same daily minimum to earn the annual percentage yield. Additions to fixed rate retirement certificates may only be made during the grace period. Minimum deposits of \$ 50.00 to variable rate retirement certificate accounts are permitted at any time. Only interest credited to your certificate account during the current term may be withdrawn.

VARIABLE RATE INTEREST BEARING RETIREMENT ACCOUNTS

	Interest Rate	Annual Percentage Yield	Daily Minimum To Obtain Annual Percentage Yields	Compounding	*Interest Credited
Passbook	0.15 %	0.15 %	\$ 50.00	Quarterly	Quarterly

FIXED RATE RETIREMENT CERTIFICATES

Term	Interest Rate	Annual Percentage Yield	Minimum To Open Account	Compounding	*Interest Credited	**Premature Withdrawal Penalty Loss Of	***Automatic Renewal/Grace Period
91 days	1.59%	1.60%	\$500.00	Simple	Quarterly & at Maturity	30 days	Yes / 7 days
4 months	0.10%	0.10%	\$ 500.00	Simple	Quarterly & at Maturity	90 days	Yes / 7 days
5 months	0.10%	0.10%	\$ 500.00	Simple	Quarterly & at Maturity	90 days	Yes / 7 days
182 days	1.59%	1.60%	\$ 500.00	Simple	Quarterly & at Maturity	90 days	Yes / 7 days
7 months	0.10%	0.10%	\$ 500.00	Quarterly	Quarterly & at Maturity	90 days	Yes / 7 days
8 months	0.10%	0.10%	\$ 500.00	Quarterly	Quarterly & at Maturity	90 days	Yes / 7 days
9 months	0.60%	0.60%	\$ 500.00	Quarterly	Quarterly & at Maturity	90 days	Yes / 7 days
10 months	0.10%	0.10%	\$ 500.00	Daily	Quarterly & at Maturity	180 days	Yes / 7 days
11 months	0.10%	0.10%	\$ 500.00	Daily	Quarterly & at Maturity	180 days	Yes / 7 days
12 months	1.87%	1.90%	\$ 500.00	Quarterly	Quarterly & at Maturity	180 days	Yes / 7 days
14 months	0.10%	0.10%	\$ 500.00	Daily	Quarterly & at Maturity	180 days	Yes / 7 days
18 months Fixed	1.59%	1.60%	\$ 500.00	Daily	Quarterly & at Maturity	180 days	Yes / 7 days
24 months	1.78%	1.80%	\$ 500.00	Daily	Quarterly & at Maturity	270 days	Yes / 7 days
30 months	1.54%	1.55%	\$500.00	Daily	Quarterly & at Maturity	270 days	Yes / 7 days
36 months	1.54%	1.55%	\$ 500.00	Daily	Quarterly & at Maturity	365 days	Yes / 7 days
48 months	1.54%	1.55%	\$ 500.00	Daily	Quarterly & at Maturity	365 days	Yes / 7 days
60 months	1.54%	1.55%	\$ 500.00	Daily	Quarterly & at Maturity	365 days	Yes / 7 days
72 months	1.54%	1.55%	\$ 500.00	Daily	Quarterly & at Maturity	365 days	Yes / 7 days
84 months	1.54%	1.55%	\$ 500.00	Daily	Quarterly & at Maturity	365 days	Yes / 7 days

VARIABLE RATE RETIREMENT CERTIFICATES

Term	Interest Rate	Annual Percentage Yield	Minimum To Open Account	Compounding	*Interest Credited	**Premature Withdrawal Penalty Loss Of	***Automatic Renewal/Grace Period
18 months	1.59%	1.60%	\$ 100.00	Daily	Quarterly & At Maturity	180 days	Yes / 7 days

* Quarterly interest is credited at the close of business on the last day of the quarter and is available to be withdrawn the following business day. Certificate of Deposit interest is also credited at maturity. If you close your variable rate interest bearing retirement account before interest is credited, you will not receive the accrued interest.

** The penalty for a premature withdrawal from a fixed rate retirement certificate account during the initial or any subsequent renewal term will be at the interest rate being paid on the account, regardless of the length of time the funds have remained on deposit. The penalty for a variable rate certificate account will be calculated based on the average of the interest rates in effect during the term of the account, regardless of the length of time the funds have remained on deposit. Any withdrawal which reduces the account balance below the initial/renewal balance shall be considered as a withdrawal of the entire account balance.

*** All fixed rate and variable rate retirement certificates provide for automatic renewals unless at least ten (10) days prior to the maturity date, Columbia Bank gives written notice to the account holder that the account will not be renewed. In such event, upon maturity, the account will be converted to a variable rate retirement savings account and will receive earnings at the interest rate then paid on variable rate retirement savings accounts. The grace period for all certificates is seven days from the date of maturity. During this period, funds can be withdrawn without penalty and will earn interest at the rate Columbia Bank is offering on the maturity date on certificates for that term.

Bonus Available On Certain IRA CDs with maturities of 182 days and up

New IRA certificates of deposit with terms starting with 182 days up to and including 84 months are eligible to receive a onetime cash bonus of \$300.00, when the new certificate of deposit is opened with a minimum balance of \$50,000, that is a new rollover Traditional or Roth IRA. Please allow 30 (thirty) business days for the \$300.00 bonus to be credited to your IRA certificate of deposit. The funds will be credited as interest and become part of the account balance. If the IRA CD is closed before being open six consecutive months, then the \$300.00 cash bonus will be withdrawn from the proceeds of your account. The bonus paid may be taxable income if withdrawn, consult your tax advisor. Penalties stated above may apply for early withdrawal. Please consult a tax advisor regarding tax savings and IRA rollover eligibility and withdrawal rules.

You may only receive one \$300 bonus irrespective of the number of IRA accounts you open.

PLEASE REFER TO OUR FEE AGREEMENTS FOR FEES THAT MAY APPLY TO YOUR RETIREMENT PLAN ACCOUNTS.

GENERAL SCHEDULE OF FEES

Fee Type	Fee Amount	Fee Type	Fee Amount
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 and International 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 ATM's NOT OWNED OR OPERATED BY COLUMBIA BANK			
Service Type	Fee Amount	Transaction Type	Accel®	PLUS Domestic®	PLUS International®
Compact Disc (CD) of Prior Year Bill Payment History	\$ 25.00	Cash Withdrawal	\$1.00	\$1.00	\$1.50
Access to Online Banking Services	N/C	Balance Inquiry	\$1.00	\$1.00	\$1.50
Personal Computer (PC) Bank Bill Pay Monthly Fee	N/C	Transfers between Columbia Bank Accounts	\$0.50	\$1.00	\$1.00
Expedited Online Bill Payment FedEx Overnight	\$ 30.00	International Service Assessment (ISA) Fee	1.00% of Transaction Amount	1.00% of Transaction Amount	1.00% of Transaction Amount
Expedited Online Bill Payment – ACH	\$ 5.00	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 Stop Payment Order	\$ 25.00				
Bill Pay Check Copy	\$ 15.00				

RATES AND FEES ARE SUBJECT TO CHANGE