

**ADVANTAGE PLUS<sub>sm</sub> CHECKING ACCOUNT DISCLOSURE**  
**EFFECTIVE DATE: January 14, 2019**

All information on this disclosure is accurate for the effective date listed above. The account is non-interest bearing. The minimum to open the account is \$ 0.01. This account is only available to consumers (natural persons) for personal, family, or household purposes. It is not available for business purposes or to entities such as trusts, partnerships, LLCs, corporations, non-profits, etc. A daily minimum balance of \$500.00 must be maintained in the account to avoid the monthly service charge of \$9.00. Consumers under the age of 23 are not subject to the daily minimum balance requirement. Please call our Customer Service Center at 1-800-522-4167 for any questions you may have regarding this account.

**YOU MAY CHOOSE ONLY ONE OF THE FOLLOWING BONUS CATEGORIES LISTED BELOW**

**ADVANTAGE PLUS CHECKING ACCOUNT MONETARY BONUS**

You will receive a one-time \$200 cash credit to your Advantage Plus<sub>sm</sub> Checking Account after we have verified qualifying direct deposit transactions that total at least \$1,000 posted to your Advantage Plus<sub>sm</sub> Checking Account within 60 days after the date you opened the account. The \$200 will be credited to your account within 60 days after we have determined that you satisfied this requirement. Only one \$200 credit will be made in total for qualifying direct deposit activity to this account within the first 60 days of account opening.

You will receive a one-time \$100 cash credit to your Advantage Plus Checking account after we have verified that 10 qualifying debit card purchases have been made with your Advantage Plus Columbia Bank debit card and the funds have been withdrawn from your Advantage Plus<sub>sm</sub> Checking Account within 60 days of account opening. The \$100 credit will be credited to your account within 60 days after we have determined that you have satisfied this requirement. Only one \$100 credit will be made in total for the qualifying Advantage Plus debit card activity. A "qualifying purchase" is any Columbia Bank Card transaction that requires either a signature or PIN at the point-of-sale. Please note that ATM withdrawals and online bill payments are not considered qualifying purchases.

**Total \$300 per person: You are permitted to receive only one of each of these bonuses irrespective of the number or type of checking accounts you open. To receive any of the aforementioned bonuses, the account must still be open at the time we are ready to credit the funds and at all times the account was in good standing. The cash bonuses will be reported as interest to the IRS on form 1099-INT.**

**OR**

**ADVANTAGE PLUS<sub>sm</sub> CHECKING ACCOUNT SUBSCRIPTION BONUS**

Available Subscription Selections may change at any time at the discretion of Columbia Bank.

**You will receive a 24 month Subscription Service Rebate of the cost of your selected subscription, for example Netflix, Spotify, or Hulu, which will appear as a rebate on your statement. We will not rebate less than \$4.99 or more than \$16.00 dollars per month.**

You may only choose to be refunded one subscription service, once a month, for up to 24 months for this account. **The 24 months must be consecutive and the 24 month rebate period commences the day the account is opened.**

You will be notified at least 30 days in advance of the last rebate credited to your account when the promotion is discontinued, but Columbia Bank is not liable if you do not receive our notification.

To receive the above bonus, the account must still be opened and the account must be in good standing at the time we are ready to rebate the funds.

**One per person: You may only receive one subscription bonus irrespective of the number or type of checking accounts you open.**

• No Fee to purchase Official Bank Checks	• Rebates on Non-Columbia Bank ATM Fees**
• No Fee to purchase Money Orders	• 36 Month Home Saver Certificate of Deposit***
• Unlimited check writing privileges	• Free Online Statements****
• Rate discount on fixed rate Home Equity Installment Loans*	• Bonus rates on featured "AP" Certificate of Deposit Rates

\*With automatic payment deduction from a Columbia Bank AdvantagePlus<sub>sm</sub> Checking Account.

**\*\*ATM FEES** This account provides for a waiver of up to ten (10) ATM surcharge fees or \$30, whichever is less, for each statement cycle when you use your Columbia Bank Visa® Debit Card (hereafter referred to as "your card") at domestic ATMs not owned or operated by us and the owner of such ATMs adds a surcharge to your transaction. The refund of such surcharge fees will appear on your statement as a credit. The maximum rebate per 12 month statement cycle period is \$360. The surcharge rebate applies only to transactions debited from your AdvantagePlus<sub>sm</sub> Checking Account and not on other Columbia Bank accounts that may be secondary accounts listed on your card. When you use your card at domestic ATMs not owned or operated by us and select this account as your debit account, we will not charge you the fees shown on the general schedule of fees or within the Electronic Fund Transfer Disclosure within the Deposit Account Agreement and Disclosure for balance inquiries or withdrawals or for conducting transfers between Columbia accounts. We will also not charge you any fees for domestic POS debit card PIN-based transactions when you use your card to withdraw funds from your AdvantagePlus<sub>sm</sub> Checking Account. If you use your card to conduct international ATM transactions, you are subject to the fees from us shown on the general schedule of fees as well as any fees assessed by the owners of such ATMs. If you use your card to conduct international POS transactions using a PIN, you are subject to the fee from us shown on the general schedule of fees as well as any fees assessed by the merchants.

**\*\*\*36 MONTH HOME SAVER CERTIFICATE OF DEPOSIT** (A full disclosure is available at request and will be provided at account opening) The Home Saver Certificate of Deposit is only available to consumers with an Advantage Plus Checking Account. The minimum to open the Home Saver Certificate of Deposit is \$150.00. A monthly \$50.00 minimum debit transfer from the Advantage Plus<sub>sm</sub> Checking Account is required, and each transfer will be added to Home Saver Certificate of Deposit. Interest rates are not tied to any index. They are established at the discretion of the Columbia Bank Pricing Committee. Interest on the Home Saver Certificate of Deposit will be credited and compounded quarterly. This offer may be withdrawn at any time.

**\*\*\*\*STATEMENTS** The Advantage Plus<sub>sm</sub> Checking Account must be registered for Online Banking and be enrolled in electronic delivery of statements (eStatements). Online statements for the Columbia Bank AdvantagePlus<sub>sm</sub> Checking Account are free. Paper statements are available for a charge of \$1.00 which will be automatically deducted from your Columbia Bank AdvantagePlus<sub>sm</sub> Checking Account per month.

**PLEASE SEE REVERSE SIDE FOR OUR GENERAL SCHEDULE OF FEES OR 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**

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	\$1.50
Personal Computer (PC) Bank Bill Pay Monthly Fee N/C	Balance Inquiry \$1.00	\$1.00	\$1.50
Expedited Online Bill Payment FedEx Overnight \$ 30.00	Transfers between Columbia Bank Accounts \$0.50	\$1.00	\$1.00
Expedited Online Bill Payment – ACH \$ 5.00	International Service Assessment (ISA) Fee 1.00% of Transaction Amount	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.		
Bill Pay Check Copy \$ 15.00	The fee to expedite delivery of a debit card is \$40.00		

RATES AND FEES ARE SUBJECT TO CHANGE