

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>. This account is only available to consumers (natural persons) for personal, family, or household purposes. It is not available for business purposes nor to entities such as trusts, partnerships, LLCs, corporations, non-profits, etc. All deposits of cash and non-cash (for example, checks or ACH credits) into an interest bearing Yield Plus Checking Account begin earning interest from the day of deposit to the date of withdrawal subject to the balance tiers stated below. We use the daily balance method to calculate interest on all interest bearing accounts, applying a daily periodic rate to the eligible principal balance in the account each day. **The interest rates and annual percentage yields on the variable rate interest bearing Yield Plus Checking 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 Yield Plus Checking account is \$.01.** The minimum balance to earn interest is .01. Interest is credited monthly and compounded monthly. Interest is calculated daily on the eligible balance in the account based on the stated interest rate that corresponds to the applicable deposit tier depending upon whether certain account requirements have been satisfied. **If you close your variable rate Yield Plus Checking Account before interest is credited, you will not receive the accrued interest.**

Account Requirements to Obtain Special Interest Rates

At least one qualifying direct deposit transaction which must be initiated as an ACH (automated clearinghouse) credit transaction must post to your account each statement cycle, or at least one bill payment transaction using Columbia Bank's online banking bill payment service to pay a third party each statement cycle. Transfers you authorize us to make electronically between your Columbia accounts or transfers from your account with another bank that you ask us to initiate on your behalf using our Totalmatic transfer system are not qualifying direct deposits. Some examples of a qualifying direct deposit are your payroll from your employer or federal or state benefits from a government agency.

Rate Information When Account Requirements Are Not Met

The following rate information applies if you **do not have** at least one qualifying direct deposit transaction post or one online bill payment transaction post to your account during a complete statement cycle. There is an exception to this if your very first statement cycle is a short cycle, then we will pay the rates available as if you had satisfied one of the requirements. If your daily balance is \$.01 or more, the interest rate paid on your Yield Plus account is currently .10% with an annual percentage yield of .10%. **The rate and annual percentage yield may vary after the account is opened.**

Rate Information When Account Requirements Are Met Or Initial Cycle Is Short

If your initial statement cycle is less than a full cycle or if within a full statement cycle you have at least one qualifying direct deposit or at least one Columbia Bank online banking bill payment transaction to pay a third party post to this account, you will earn interest as stated below. A bill pay transaction is one that is originated using Columbia Bank's online banking bill payment service.

If your daily balance is \$500,000.00 or more, the interest rate paid on the portion of your balance that equals or exceeds \$500,000.00 is currently .10%. The annual percentage yield would range from 1.90% to 1.00% with an assumed total balance of \$1 million.

If your daily balance is greater than or equal to \$250,000.00 but less than \$500,000.00 the interest rate paid on the entire balance in your account is currently 1.88% with an annual percentage yield of 1.90%

If your daily balance is greater than or equal to \$10,000.00, but less than \$250,000.00 the interest rate paid on the entire balance in your account is currently 1.39% with an annual percentage yield of 1.40%.

If your daily balance is greater than or equal to \$1,000.00, but less than \$10,000.00, the interest rate paid on the entire balance in your account is currently .25% with an annual percentage yield of .25%.

If your daily balance is greater than or equal to .01, but less than \$1,000.00, the interest rate paid on the entire balance in your account is currently .10% with an annual percentage yield of .10%.

If your daily balance is less than .01, no interest will be paid for that day.

The rates and annual percentage yields mentioned above may vary after the account is opened.

Example

For example, if you have a qualifying direct deposit to your account in the second and third statement cycles but not in the fourth statement cycle and you have not conducted an online banking bill payment transaction using Columbia Bank's online bill payment service in the fourth statement cycle, you will only be paid .10% on the balance in your account and the other rates and tiers will not apply. If in the fifth statement cycle you have received a qualifying direct deposit transaction or you conducted a qualifying Columbia Bank online banking bill payment transaction, then the account will earn interest as shown in the "Rate Information When Account Requirements Are Met or Initial Cycle Is Short" section.

Fee Information

Please see our Deposit Account Agreement and Disclosure and our General Schedule of Fees for other fees that may apply to this account. The following information supplements the information about fees shown in these other disclosures.

This account provides for a waiver of up to six (6) ATM surcharge fees or \$20, 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 \$240. The surcharge rebate applies only to transactions debited from your Yield Plus checking account and not, 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 Yield Plus 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.

Your first order of Columbia Bank stock checks is free. You will be charged for subsequent orders of such checks or if you order checks with other designs.

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