

BUSINESS CHECKING ACCOUNTS

EFFECTIVE DATE: November 1, 2018

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. 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	Daily Minimum to obtain Annual Percentage Yield	Compounding	*Interest Credited	**Daily Minimum to avoid Monthly Service Charge	Monthly Service Charge
Business Interest Checking	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 That interest is available to be withdrawn the following business day.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 at 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)	Per Check Paid / ACH Debit	Per Item Deposited	Per Deposit Ticket / ACH Credit	Coin and or Cash Deposit per \$1,000.00 [^]	Daily Minimum to Avoid Monthly Service Charge	Monthly Service Charge
*** Small Business Checking	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 Small Business 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 Small Business account exceeds \$10,000.00 free monthly coin and currency, the account may be converted to another checking product which will incur charges.									
**** Business Checking	N/A	N/A	\$0.00	\$0.15	\$0.15	\$0.15	0.50	N/A	\$8.00

**** Earnings credit allowance on deposit balances may offset activity fees.

Earnings Credit	\$0.00 - \$4,999.99	\$5,000.00 and above
	0%	.65%

BUSINESS MONEY MARKET DEPOSIT ACCOUNT

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Minimum Balance to Obtain Annual Percentage Yield	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	As of 1/1/19	Charge	Current	As of 1/1/19	
Account Link Transfer	\$ 10.00	Per Transfer	\$ 10.00	Medallion Signature Guarantee	\$ 15.00	\$ 15.00
Account Reconciliation	\$ 30.00	Per hour	\$ 40.00	Money Order	\$ 5.00	\$ 5.00
Account Research	\$ 30.00	Per hour	\$ 40.00	NSF (Non-Sufficient) Paid Item**	\$ 35.00	\$ 35.00
Bank Check	\$ 7.00		\$ 10.00	NSF (Non-Sufficient) Returned Item**	\$ 35.00	\$ 35.00
Bond Coupon Redeemed	\$ 7.00		\$ 10.00	Photocopy	\$ 1.50	Per page \$ 2.00
Bound Coupon Returned	\$ 10.00		\$ 15.00	Re-issue of Money Order or Bank Check	\$ 10.00	\$ 15.00
Check Printing Charges	Prices vary			Returned Deposited Item	\$ 16.00	\$ 16.00
Collection Item (Domestic)	\$25.00+	Correspondent Bank Fees	\$25.00+	Safe Deposit Drilling (2 keys lost)	\$ 200.00	\$ 200.00
Collection Item (International)	\$50.00+	Correspondent Bank Fees	\$50.00+	Safe Deposit Box Replacement Key(1 key lost)	\$ 25.00	\$ 25.00
Consulate Letter	\$ 25.00		\$ 40.00	Special Statement Request	\$ 5.00	\$ 5.00
Counter Check	\$ 1.50		\$ 5.00	Stop Payment Order	\$ 27.00	\$ 30.00
Convenience Fee***	\$15.00		\$ 15.00	Special Document Processing	\$ 25.00	Per Hour \$ 30.00
Duplicate copy of Cancelled Check	\$ 6.00		\$ 6.00	VISA® Gift Card	\$ 3.00	\$ 5.00
Duplicate copy of Deposit Slip	\$ 6.00		\$ 6.00	Wire Transfer (Domestic Outgoing)	\$ 26.00	\$ 28.00
Duplicate copy of Statement	\$ 6.00		\$ 6.00	Wire Transfer (International Outgoing)	\$ 45.00	\$ 48.00
Excess Transaction Fee	\$ 15.00		\$ 15.00	Wire Transfer (Domestic Incoming)	\$ 16.00	\$ 16.00
Inactivity Fee*	\$ 5.00	Per Month	\$ 5.00	UCF (Uncollected funds) Paid Item*	\$ 25.00	\$ 30.00
Legal Processing (Levy, Restraining Order, etc.)	\$125.00		\$125.00	UCF (Uncollected funds) Returned Item*	\$ 25.00	\$ 30.00
Lost Passbook Replacement	\$ 20.00		\$ 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	As of 1/1/19		Accel®	PLUS Domestic®	PLUS International®
Compact Disc (CD) of Prior Year Bill Payment History	\$ 25.00	\$ 25.00				
Access to Online Banking Services	N/C	N/C	Cash Withdrawal	\$1.00	\$1.00	\$1.50
Personal Computer (PC) Bank Bill Pay Monthly Fee	N/C	N/C	Balance Inquiry	\$1.00	\$1.00	\$1.50
Expedited Online Bill Payment FedEx Overnight	\$ 25.00	\$ 30.00	Transfers between Columbia Bank Accounts	\$0.50	\$1.00	\$1.00
Expedited Online Bill Payment – ACH	\$ 5.00	\$ 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	\$ 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	\$ 10.00	\$ 15.00				

CASH MANAGEMENT

Remote Deposit Capture	\$60.00	Per Month (Waived for 12 Months)
Enhanced Cash Management for Originating ACH and/or Wire Transfers	\$8.00	Per Month

RATES AND FEES ARE SUBJECT TO CHANGE