

ADVANTAGE MONEY MARKET DEPOSIT ACCOUNT DISCLOSURE
EFFECTIVE DATE: April 24, 2020

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. The Advantage Money Market Deposit Account (Advantage MMDA) is an interest bearing savings account. All deposits of cash and non-cash (for example, checks or ACH credits) into an Advantage MMDA 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 except as set forth below in the rate chart. **The interest rates and annual percentage yields on the variable rate interest bearing Advantage MMDA may change daily after the account is opened.** Interest rates are not tied into any index. They are established by the Columbia Bank Pricing Committee. **The minimum amount to open an Advantage MMDA variable rate interest bearing account is \$1,000.00.** The minimum balance to earn interest is .01. Interest is credited monthly and compounded monthly. Interest is calculated daily on the principal 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. There are no tiers if the account requirements are not met. **If you close your variable rate Advantage MMDA before interest is credited, you will not receive the accrued interest.** Please see our Deposit Account Agreement and Disclosure and our General Schedule of Fees for other fees that may apply to this account. **Please also see the Advantage Plus Checking Account Disclosure.**

Both Requirements Must be Met to Obtain Tiered Variable Rate Interest

1. An active **Advantage PlusSM Checking Account** must be open and remain open under the same tax identification number as the variable rate interest Advantage MMDA; and
2. The account owner must each month;
 - a. Transact 10 verified monthly POS debit card transactions, not including ATM withdrawals, and those transactions must post and settle to your **Advantage PlusSM Checking Account** during the month (i.e. statement cycle) **OR**
 - b. Transact at least one qualifying direct deposit transaction, which must be initiated as an ACH (automated clearinghouse) credit transaction and must post to your **Advantage PlusSM Checking Account** during that month (i.e. statement cycle). The direct deposit must be in the amount of at least \$500.00 to be considered as a qualifying deposit. 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 Met or Initial Cycle Is Short

If your initial statement cycle is less than a full cycle or if within a full statement cycle and you transact 10 verified monthly POS debit card transactions, not including ATM withdrawals, that post and settle to your **Advantage PlusSM Checking Account** **OR** have at least one qualifying direct deposit of at least \$500.00, you will earn interest as stated below in the table.

Minimum Balance to Obtain Annual Percentage Yield	Interest Rate*	Annual Percentage Yield
\$0.01 - 2,499.99	0.15%	0.15%
\$2,500.00 - 9,999.99	0.25%	0.25%
\$10,000 – 249,999.99	0.50%	0.50%
\$250,000.00 - 499,999.99	1.00%	1.00%
\$500,000.00 and up	0.10%	0.10%**

*Monthly interest is credited at the close of business on the last day of the month and is available to be withdrawn the following business day.

**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 interest rate paid on the first \$499,999.99 is currently 1.00%. The annual percentage yield would range from 1.00% to 0.55% with an assumed total balance of \$1 million.

Variable Interest Rate Information When Account Requirements Are Not Met

The following rate information applies if you do not transact 10 verified monthly POS debit card transactions, not including ATM withdrawals, that did not post and settle to your **Advantage PlusSM Checking Account** **OR** have at least one qualifying direct deposit of at least \$500.00 each month post to your **Advantage PlusSM Checking Account**: if your daily balance is \$.01 or more, the interest rate paid on your **Advantage MMDA** is currently .15% with an annual percentage yield of .15%. However, 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. Interest rates and annual percentage yields may vary after the account is opened.

Example

For example, if you transact 10 verified monthly POS debit card transactions, not including ATM withdrawals, and those transactions post and settle to your **Advantage PlusSM Checking Account** in the second and third statement cycles but not in the fourth statement cycle and you do not have a qualifying direct deposit during the month, you will only be paid .15% on the balance in your account and the other rates and tiers will not apply. If in the fifth statement cycle you have transacted 10 verified monthly POS debit card transactions, not including ATM withdrawals, and those transactions post and settle to your **Advantage PlusSM Checking Account** during that month or you have received a qualifying direct deposit transaction of at least \$500, then the account will earn interest as shown in the "Rate Information When Account Requirements Are Met or Initial Cycle Is Short" section.

PLEASE SEE REVERSE SIDE FOR OUR GENERAL SCHEDULE OF FEES FOR OTHER FEES THAT MAY APPLY TO THIS ACCOUNT.

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
Inactivity Fee*	\$ 5.00 Per Month	Wire Transfer (Domestic and International Incoming)	\$ 16.00
Legal Processing (Levy, Restraining Order, etc.)	\$125.00	UCF (Uncollected funds) Paid Item**	\$ 30.00
Lost Passbook Replacement	\$ 20.00	UCF (Uncollected funds) Returned Item**	\$ 30.00

* 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**

Service Type	Fee Amount	Transaction Type	Accel®	PLUS Domestic®	PLUS International®
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. The fee to expedite delivery of a debit card is \$40.00			
Bill Pay Check Copy	\$ 15.00				

RATES AND FEES ARE SUBJECT TO CHANGE