

ADVANTAGE MONEY MARKET DEPOSIT ACCOUNT DISCLOSURE

EFFECTIVE DATE: January 1, 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 an interest bearing Advantage Money Market Deposit Account (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. The interest rates and annual percentage yields on the variable rate interest bearing Advantage MMDA may change daily. 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 interest bearing account is \$0.01. The minimum daily balance to avoid a monthly service charge is \$2,500.00. If the balance goes below the minimum daily balance at any time during the monthly statement cycle, a monthly service charge of \$12.00 will be imposed. Federal regulations limit the number of checks written, POS purchases or other electronic transactions that you can make to six per statement cycle. A \$15.00 fee will be charged for each transaction that exceeds the six per statement cycle. Interest is credited monthly and compounded monthly. Interest is calculated daily on the full balance in the account based on the stated interest rate that corresponds to the applicable deposit tier. 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.

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	0.15%	0.15%
\$10,000.00 - 24,999.99	0.20%	0.20%
\$25,000.00 - 49,999.99	0.25%	0.25%
\$50,000.00 and Above	0.25%	0.25%

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	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