

ACCOUNT DISCLOSURE
EFFECTIVE DATE: October 17, 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 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. Promotional rate certificates are available only at promotional branches. Promotional rate certificates and Advantage Plus (AP) certificates will only receive the promotional or AP rate of interest for the initial term of the certificate unless the Columbia Bank Pricing Committee elects to continue this promotional rate or AP rate for the same term at maturity at the branch the certificate was opened.

Interest rates are not tied to any index. They are established at the discretion of the Columbia Bank Pricing Committee. The interest rates on all fixed rate accounts will be paid up until the date of maturity. For savings certificate accounts that compound interest, the annual percentage yield assumes interest will remain on deposit for a full year. A withdrawal will reduce earnings. The minimum amount to open a variable rate interest bearing account is \$1.00. The minimum to open a non-interest bearing account is \$ 0.01. The minimum to open any fixed rate certificate account is the same daily minimum to earn the annual percentage yield. Additional deposits to fixed rate savings certificates may only be made during the grace period. Only interest that has been credited to your certificate account during the current term may be withdrawn.

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
Holiday Club	0.15%	0.15%	\$50.00	Quarterly	Quarterly	N/A	N/A
Passbook	0.15%	0.15%	\$100.00	Quarterly	Quarterly	\$100.00	\$2.00
Statement Savings	0.15%	0.15%	\$10.00	Monthly	Monthly	\$50.00	\$4.00
NOW	0.10%	0.10%	\$500.00	Monthly	Monthly	\$1,000.00	\$8.00
Health Savings NOW	0.15%	0.15%	\$100.00	Monthly	Monthly	N/A	N/A
Kids Count Passbook+	0.30%	0.30%	\$1.00	Quarterly	Quarterly	N/A	N/A
Kids Count Statement+	0.30%	0.30%	\$1.00	Monthly	Monthly	N/A	N/A

+ When a new Kids Count Account (passbook or statement savings) is opened, we will match the initial deposit up to \$15. The matching bonus will be credited to the new account at account opening. There is no time requirement for the initial deposit to remain in the account in order to receive this bonus. The amount of the bonus will be added to any interest that is earned on the account. If the amount of the bonus plus interest is \$10 or more in a calendar year, then the amount will be reported on IRS Form 1099-INT. This bonus offer may be discontinued without prior notice. There is a limit of one bonus per child. Within 60 days of the child who is the owner of the Kids Count Passbook or Kids Count Statement Savings Account reaching the age of eighteen (18), the account will automatically be converted to the Bank's regular corresponding passbook or statement savings account and subject to the terms and conditions of that account.

NON-INTEREST BEARING CHECKING ACCOUNTS

Totally Free Advantage [^]	\$0.00	\$0.00
Senior Citizen Safeguard	\$0.00	\$0.00
Non Profit/Estate	\$0.00	\$0.00

[^]Totally Free Advantage Checking Account may be opened by a minor between the ages of 14 and 17 provided the account is opened as a joint ownership account with a parent/guardian as a joint owner. This account will not have the "Opt-In" capability; therefore, a debit card transaction will be denied if there are not sufficient funds in the account to permit the debit card transaction to be completed.

FIXED RATE SAVINGS CERTIFICATES

Term	Interest Rate	Annual Percentage Yield	Minimum To Open Account	Compounding	*Interest Credited	***Premature Withdrawal Penalty Loss Of	****Automatic Renewal/Grace Period
7 days	0.10%	0.10%	\$2,500.00	Simple	At Maturity	All Interest	Yes / None
28 days	0.10%	0.10%	\$ 2,500.00	Simple	At Maturity	All Interest	Yes / None
91 days	1.59%	1.60%	\$500.00	Simple	Quarterly & At Maturity	30 days	Yes / 7 days
4 months	0.10%	0.10%	\$500.00	Simple	Quarterly & At Maturity	90 days	Yes / 7 days
5 months	0.10%	0.10%	\$500.00	Simple	Quarterly & At Maturity	90 days	Yes / 7 days
182 days	1.59%	1.60%	\$500.00	Simple	Quarterly & At Maturity	90 days	Yes / 7 days
7 months	0.10%	0.10%	\$500.00	Quarterly	Quarterly & At Maturity	90 days	Yes / 7 days
8 months	0.10%	0.10%	\$500.00	Quarterly	Quarterly & At Maturity	90 days	Yes / 7 days
9 months	0.60%	0.60%	\$500.00	Quarterly	Quarterly & At Maturity	90 days	Yes / 7 days
10 month	0.10%	0.10%	\$500.00	Daily	Quarterly & At Maturity	180 days	Yes / 7 days
11 months	0.10%	0.10%	\$500.00	Daily	Quarterly & At Maturity	180 days	Yes / 7 days
12 months	1.64%	1.65%	\$500.00	Quarterly	Quarterly & At Maturity	180 days	Yes / 7 days
12 months AP	1.87%	1.90%	\$500.00	Quarterly	Quarterly & At Maturity	180 days	Yes / 7 days
14 months	0.10%	0.10%	\$500.00	Daily	Quarterly & At Maturity	180 days	Yes / 7 days
18 months	1.59%	1.60%	\$500.00	Daily	Quarterly & At Maturity	180 days	Yes / 7 days
24 months	1.54%	1.55%	\$500.00	Daily	Quarterly & At Maturity	270 days	Yes / 7 days
24 months AP	1.78%	1.80%	\$500.00	Daily	Quarterly & At Maturity	270 days	Yes / 7 days
30 months	1.54%	1.55%	\$500.00	Daily	Quarterly & At Maturity	270 days	Yes / 7 Days
36 months	1.54%	1.55%	\$500.00	Daily	Quarterly & At Maturity	365 days	Yes / 7 days
48 months	1.54%	1.55%	\$500.00	Daily	Quarterly & At Maturity	365 days	Yes / 7 days
60 months	1.54%	1.55%	\$500.00	Daily	Quarterly & At Maturity	365 days	Yes / 7 days
72 months	1.54%	1.55%	\$500.00	Daily	Quarterly & At Maturity	365 days	Yes / 7 days
84 months	1.54%	1.55%	\$500.00	Daily	Quarterly & At Maturity	365 days	Yes / 7 days

* Quarterly interest is credited at the close of business on the last day of the quarter and is available to be withdrawn the following business day. Certificate of Deposit interest is also credited at maturity. If you close your variable rate interest bearing account before interest is collected, you will not receive the accrued interest. 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 the balance goes below the daily minimum balance at any time during the monthly statement cycle, the applicable monthly service charge will be imposed.

*** The penalty for a premature withdrawal during the initial or any subsequent renewal term will be at the rate being paid on the account, regardless of the length of time the funds have remained on deposit. Any withdrawal which reduces the account balance below the initial /renewal balance shall be considered as a withdrawal of the entire account balance.

**** All fixed rate savings certificates provide for automatic renewal unless at least 5 days for 7-28 day CDs or at least 10 days (for all other CDs) prior to the maturity date Columbia gives written notice to the account holder that the account will not be renewed. In such event, upon maturity, the account will be converted to a variable rate savings account and receive earnings at the interest rate then paid on variable rate savings accounts. The 7-28 day certificate has no grace period. The grace period for all other certificates is seven days from the date of maturity. During the grace period, funds can be withdrawn without penalty and will earn interest at the rate Columbia Bank is offering on the maturity date on certificate accounts for that term.

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

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 ATMs 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	NC	Balance Inquiry	\$1.00	\$1.00	\$1.50
Personal Computer (PC) Bank Bill Pay Monthly Fee	NC	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