

EFFECTIVE DATE: April 24, 2020

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. 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.

COLUMBIA CARES NON-PROFIT

All deposits of cash and non-cash (for example, checks) into a Columbia Cares Non-Profit Account 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 the daily periodic rate based on the stated interest rate that corresponds to the applicable tier below, to the principal balance in the account each day. **The interest rates and annual percentage yields on the variable rate interest bearing Columbia Cares Non-Profit 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 interest bearing account is \$0.01. Interest is credited monthly and compounded monthly*. If you close your variable rate Columbia Cares Non-Profit Account 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 APY	Interest Rate	Annual Percentage Yield
\$0.01 - 24,999.99	0.15%	0.15%
\$25,000.00 - 49,999.99	0.25%	0.25%
\$50,000.00 - 249,999.99	0.35%	0.35%
\$250,000.00 and Above	0.50%	0.50%

NON-INTEREST BEARING ACCOUNTS

	Monthly Transaction Activity Limits	Over Monthly Transaction Limits	Per Check Paid / ACH Debit	Per Item Deposited	Per Deposit Ticket / ACH Credit	Coin and Cash Deposit per \$1,000.00^	Daily Minimum to Avoid Monthly Service Charge	Monthly Service Charge
*Everyday Business Checking	500	\$0.25 per item	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

*There is a \$100 minimum deposit required to open an Everyday Business Checking account

**For every transactions in excess of 500 in the statement cycle, the account will be charged \$0.25 per item; transaction items include checks / debits paid, checks / items deposited and deposit tickets.

renewing every month

***The Everyday Business Checking Account must be registered for Online Banking and be enrolled in electronic delivery of statements (eStatements). Online Statements for the Columbia Bank Everyday Checking Account are free. Paper Statements are available for a charge of \$5.00 which will be automatically deducted from your Columbia Bank Everyday Checking Account per month.

***Business Free Checking	1,000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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***Transaction items include checks / debits paid, checks / items deposited and deposit tickets. If your Business Free account exceeds 1,000 free monthly transactions per statement cycle, the account may be converted to another checking product which will incur charges.

^ Includes coin and currency. If your Free 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 Analysis Checking	N/A	N/A	\$0.16	\$0.16	\$0.16	\$0.50	N/A	\$15.00
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**** Earnings credit allowance on deposit balances may offset activity fees.

**** Please see Business Analysis/Cash Management Fees on the next page for other fees that may apply to this account.

**** Earnings credit is 0.65%.

BUSINESS MONEY MARKET DEPOSIT ACCOUNT

All deposits of cash and non-cash (for example, checks) into an interest bearing Business Money Market Deposit Account 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 the daily periodic rate based on the stated interest rate that corresponds to the applicable tier below, to the principal balance in the account each day. The interest rates and annual percentage yields on the variable rate interest bearing Business Money Market Deposit 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 interest bearing account is \$0.01. Interest is credited monthly and compounded monthly*. If you close your variable rate Business Money Market Deposit Account 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 APY	Interest Rate	Annual Percentage Yield
\$0.01 - 24,999.99	0.10%	0.10%
\$25,000.00 - 49,999.99	0.15%	0.15%
\$50,000.00 - 99,999.99	0.15%	0.15%
\$100,000.00 - 249,999.99	0.25%	0.25%
\$250,000.00 - 499,999.99	0.35%	0.35%
\$500,000.00 and Above	0.50%	0.50%

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

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

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	
Inactivity Fee*	\$ 5.00	Per Month	Wire Transfer (Domestic Incoming & 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			
	Current		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				

BUSINESS ANALYSIS CHECKING/CASH MANAGEMENT					
Charge	Current		Charge	Current	
ACH Origination Module	\$30.00	Per Month	Remote Deposit Scanner	\$60.00	Per Month (First Year Free)
ACH Returns/Reversals	\$5.00	Per Item	Remote Deposit Scanner Contract Cancel	\$125.00	One Time Fee
Armored Car Services	Prices Vary		Wire Domestic On-Line	\$26.00	Per Item
Checks Paid	\$0.18	Per Item	Wire International On-Line	\$46.00	Per Item
Lockbox	Prices Vary		Zero Balance Sweeps	\$10.00	Per Month-Per Account
Positive Pay	\$35.00	Per Month-Per Account (Max \$75)			

RATES AND FEES ARE SUBJECT TO CHANGE