

# Questions and Answers

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## General

### When will the conversion to Columbia Bank accounts and services occur?

The conversion is scheduled for the weekend of August 23, 2013. However, the changes to your accounts will not be noticeable until Monday, August 26, 2013.

### Will the business hours at my branch change?

All branches will retain the same hours of operation after the conversion. A handful of branches will close at the end of business on August 23, 2013 and will be consolidated into nearby branches. For a complete list of these locations, please see page 50.

### Will the phone number of my branch remain the same?

Yes, all branch phone numbers will remain the same. If a branch is closing, the phone number will automatically forward to the new branch.

### Will the Bank's toll free number remain the same?

Toll free numbers will change as of August 26, 2013. Please review the list on the back cover of this guide for a list of important contact information.

### Will any of my current services be unavailable during the conversion weekend?

We have worked to minimize the impact to your services throughout the conversion. However, a small number of systems will experience reduced functionality or will be unavailable for periods of time throughout conversion weekend. For a complete list of service interruptions, please see page 6.

### Will Call Center support be available for extended hours?

Yes, we will provide extended hours of operation throughout the conversion in several of our Customer Care Centers. For a complete list of these centers and their operating hours, please refer to the back cover of this guide.

### Who can I contact for help throughout the conversion process?

A number of resources are available to assist you throughout the conversion. Please refer to the list on the back cover of this guide for contact information.

## Account Information

### Will my account numbers change?

No, account numbers will not change over conversion weekend. A small number of customers were notified that their account numbers would be changed. Those changes occurred on or before July 25, 2013.

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### Will my routing number change?

Yes, your routing number will change to 125108272 on August 26, 2013. However, items with the former West Coast Bank routing number, including West Coast Bank checks, will continue to be routed and processed correctly with the exception of incoming wires. Beginning August 26, 2013, incoming wires will need to be sent using the new routing number.

### After the conversion, can I still use my West Coast Bank checks?

Yes, we will continue to honor your West Coast Bank checks. As you reorder, your checks will carry the Columbia Bank logo and routing number. If you order checks from somewhere other than the Bank, please contact your local branch prior to placing your order.

### Will the features of my account be the same?

Some of the features of your account will change. To review the details of your new Columbia Bank account, please read the Account Conversion Charts that begin on pages 33 & 39.

### Will fees change?

While many fees have already changed to reflect those offered at Columbia Bank, additional fees will change as of August 26, 2013. Please review the Account Conversion Charts beginning on pages 33 & 39 as well as the Services and Fees Schedule enclosed with this mailing for a detailed list.

### Will my statement date change?

You will receive a final statement for your West Coast Bank account ending on August 23, 2013. Please refer to the New Statement Date chart on page 31 to find a listing of your new statement date.

### Will the information on my statement change?

Although the appearance of your statement will change, the account detail and content will remain the same.

### Will my branch still be able to provide my transaction history and print copies of checks that were processed prior to August 26, 2013?

Columbia Bank retains 7 years of statement and check records. After the system conversion, your former West Coast Bank records will continue to be available upon request at your local branch and through any of our Customer Care Centers.

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## Will my automatic transfers between accounts continue?

If your automatic transfers were created using West Coast Bank's Personal or Business Online Banking systems, they *will not* continue. You may re-establish your transfers through Columbia Bank's Online Banking systems as of 8:00 am on Monday, August 26, 2013. Be sure to make notes regarding the details of these transfers prior to conversion so you can set them up in the new system.

All automatic withdrawal and deposit functions between your accounts that were initiated through your branch and were not created through the Online Banking systems will continue without interruption. If you need to change or delete a recurring transfer that was setup at a branch, you may continue to do so by contacting your local branch or any of our Customer Care Centers.

## Will my automatic payments and direct deposits continue without interruption?

Yes, all automatic payments and direct deposits (Social Security, vendor payments, utility payments, club dues, etc.) will continue to be received and processed as usual.

## Will the order in which my items are paid change?

The order in which we pay items will remain the same. An explanation of this order can be found in the Deposit Account Agreement enclosed in a separate mailing.

## Will my CD or IRA change?

Your CD or IRA will continue with its current term and rate until maturity. You will receive notice regarding any changes to your CD prior to maturity.

## I already had accounts with Columbia Bank prior to the West Coast Bank merger. With my West Coast Bank accounts, my deposit totals will be more than \$250,000.00. Will I still be covered by FDIC Insurance?

Your transferred deposits are separately insured from any accounts you already had at Columbia Bank for at least six months after the date of the merger (Monday, April 1, 2013). This grace period gives you a chance to restructure your accounts, if necessary, to make sure you have 100% FDIC coverage.

Time Deposits (CDs) transferred to Columbia Bank are separately insured until the earliest maturity date after the end of the six-month grace period.

Time Deposits (CDs) that mature during the six-month grace period and are renewed for the same term in the same dollar amount (either with or without accrued interest) continue to be separately insured until the first maturity date after the six-month grace period.

If a Time Deposit (CD) matures during the six-month grace period and is renewed on any other basis, it is separately insured only until the end of the six-month grace period.

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## My business utilizes the Re\$ubmittl<sup>®</sup> service through the former West Coast Bank. Will this service continue?

Yes, your Re\$ubmittl<sup>®</sup> check recovery service will continue without interruption.

## How will I login to Re\$ubmittl<sup>®</sup>?

You may login to Re\$ubmittl<sup>®</sup> by visiting [ColumbiaBank.com](http://ColumbiaBank.com) and clicking on the “Small Business” tab. You will find the Re\$ubmittl<sup>®</sup> login link in the “Helpful Links” section on the left side of the page.

## Overdraft Protection

### Will I have access to overdraft protection?

If your account is *not* covered by a line of credit and you are currently enrolled in the former West Coast Bank Overdraft Payment Program you will automatically be enrolled in Columbia Bank’s Overdraft Coverage Program.

If your account is currently covered by a line of credit, you will not be enrolled in Columbia Bank’s Overdraft Coverage Program. Your account will continue to be protected by transfers from your line of credit that are within your available balance.

Please refer to the “Overdraft Protection Options” insert enclosed with this mailing for additional information and to explore other overdraft protection options.

### Will I have access to overdraft protection for everyday Debit Card and ATM transactions?

#### *Personal Customers*

If you opted into overdraft protection for everyday Debit Card and ATM transactions while at West Coast Bank, you will continue to enjoy this service at Columbia Bank.

If you do not enjoy this service today and would like to enroll, please sign and return the form titled “What you need to know about Overdrafts and Overdraft fees” enclosed with this mailing.

#### *Business Customers*

Business customers are automatically enrolled in this service if a line of credit transfer protects your account or you are enrolled in the Overdraft Coverage Program. If you do not wish Columbia Bank to continue to pay overdrafts on your ATM and everyday Debit Card transactions, please contact your local branch.

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## Will I see my Overdraft Coverage Program balance in my available balance when I check my balance at the ATM, in Online Banking or in Mobile Banking?

If you have been opted into Overdraft Protection for everyday Debit Card and ATM transactions, your Overdraft Coverage Program balance will be included in your account's *available* balance at the ATM. It will not be included in the *current* balance displayed at the ATM. Your Overdraft Coverage Program balance is not included in your available balance in Online Banking, Mobile Banking or through Columbia On-Call (Telephone Banking). Please note your Overdraft Coverage Program limit varies dependent upon your account activity.

Because the Overdraft Coverage Program is a discretionary service, Columbia Bank is under no obligation to pay items when your account has non-sufficient funds (NSF), even if previous NSF transactions were paid. Columbia Bank's overdraft/NSF fee is \$33.00 for each transaction regardless of whether the NSF transaction is paid. For more information on additional fees related to Overdrafts, please see the enclosed document titled "What you need to know about Overdrafts and Overdraft Fees." For additional information about the Overdraft Coverage Program, please see the enclosed document titled "Overdraft Coverage Options".

## What other overdraft protection options are available?

We offer a variety of overdraft protection options. For detailed information, please review the "Overdraft Protection Options" document enclosed in this mailing.

## My account is currently protected by multiple overdraft protection options. Will this continue?

If your account is protected by multiple overdraft protection options, all of your options may *not* continue. You will receive a separate mailing letting you know what your overdraft protection will be as of August 26, 2013. If you wish to change your protection after that date, you may contact your local branch.

## VISA® Debit Card

### Will my West Coast Bank VISA Debit Card still work?

Yes, all West Coast Bank VISA Debit Cards will continue to work with your existing Personal Identification Number (PIN) without interruption.

A new Columbia Bank VISA Debit Card will be reissued to you prior to October 26, 2013. You will receive your new Debit Card and PIN in separate mailings prior to that date. As soon as you receive your new card and PIN, please activate and begin using your new card immediately.

### When I receive my new Columbia Bank VISA Debit Card will my PIN change?

You will receive a new PIN in a separate mailing for your new Columbia Bank VISA

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Debit Card. However, you may select a different PIN than the one that will be issued to you. You may do so at any Columbia Bank ATM by using the PIN you received in the mail and following the prompts on the ATM menu or by visiting your local branch.

### Does Columbia Bank offer Platinum VISA Debit Cards?

No. If you have a West Coast Bank Platinum VISA Debit Card you may continue to use it until you receive your new Columbia Bank VISA Debit Card. Please refer to the question "Will the daily limit on my ATM or VISA Debit Card reset" to determine your new daily limit as of August 26, 2013. Your reissued Columbia Bank VISA Debit Card will not carry the same Platinum benefits. More information will be provided with your new card.

### Does Columbia Bank charge a fee for international transactions?

Yes, however after August 23, 2013 the fee will be reduced from 2% to 1%.

### Will my automatic payments and transfers linked to my West Coast Bank VISA Debit Card continue?

All automatic payments and transfers that are linked to your West Coast Bank VISA Debit Card will continue without interruption. However, once you receive your new Columbia Bank VISA Debit Card, you will need to contact those service providers and notify them of your new card number and new expiration date in order for those payments and transfers to continue to be processed.

### Will I still be able to authorize partial approval on my VISA Debit Card when I don't have the balance available to cover my purchase?

No, after August 23, 2013 all Debit Card transactions will be approved based on your available balance at that time. If the transaction you are trying to process is more than your available balance, your transaction may be declined.

### Will the daily limits on my VISA Debit Card change?

Yes, as of August 26, 2013 VISA Debit Card daily limits will be:

\$600.00 at the ATM

\$1,000.00 for PIN based transactions \*

\$3,000.00 for VISA Personal Debit Card signature based transactions

\$5,000.00 for VISA Business Debit Card signature based transactions

VISA Debit and ATM card limits are subject to available account balances.

### At what time of day will the daily limit on my ATM or VISA Debit Card reset?

Your daily limits will reset at 12:00am each morning.

\*This limit was previously \$1,500.00 at West Coast Bank.

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## I currently have a West Coast Bank Payroll Card. Will my employer continue to deposit my payroll onto my card?

Yes, your employer may continue to deposit payroll funds to your card as usual. Your West Coast Bank Payroll Card will be replaced with a Columbia Bank VISA Debit Card prior to October 26, 2013. Even though your card number will change at that time, there will be no interruption in your employer's ability to deposit your payroll. Your Debit Card will also be tied to a Company Club checking account. You may order checks and utilize this checking account as of August 26, 2013. Details regarding this account can be found on page 36.

### ATM

#### Will ATM fees change?

Some ATM fees may change. Please refer to the Services and Fees Schedule enclosed with this mailing and review the following question regarding MoneyPass.

#### Will I continue to be able to access the MoneyPass™ network of ATMs after conversion?

Columbia Bank will no longer provide surcharge-free access to the MoneyPass ATM network. Columbia provides more than 150 ATM locations throughout the Northwest. Visit [ColumbiaBank.com](http://ColumbiaBank.com) for a location near you.

#### Will I still be able to make deposits at ATMs?

You will be able to make deposits through most Columbia Bank ATMs. ATMs located in the furthest drive-up lanes will no longer accept deposits to ensure the safety of our staff.

#### Will I still be able to request ATM fee refunds?

The West Coast Bank ATM Fee Refund Program will be discontinued after August 23, 2013. Columbia Bank offers checking account options that may reduce your ATM fees - please see your local branch for details.

### VISA® Credit Cards

#### Will my West Coast Bank VISA credit card still work?

Yes, your West Coast Bank VISA credit card will remain open and active unless you are otherwise notified by the issuing credit card company (ELAN). If you have any questions about your card, please contact customer service at 1-800-558-3424.

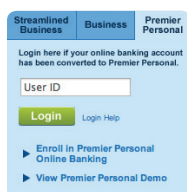
#### Can I continue to make my West Coast Bank VISA credit card payments at my branch and on the Bank's website?

Yes, you may continue to make your card payments at your branch and online at [ColumbiaBank.com](http://ColumbiaBank.com).

## Personal Online Banking

### Will my Personal Online Banking be converted?

Yes, if you have logged into the West Coast Bank Personal Online Banking system within the past six months, your online banking information will be transferred to Columbia Bank's Premier Personal Online Banking system during conversion. Your user ID and password will change. You will receive a temporary user ID and temporary password in separate mailings prior to August 16, 2013. You will need both your temporary user ID and temporary password to login to Premier Personal Online Banking after the conversion. **If you have not received your temporary user ID and temporary password prior to August 16, 2013, please contact Columbia Bank Online Services immediately at 1-877-754-5074.**



The screenshot shows the login interface for Columbia Bank's Premier Personal Online Banking. At the top, there are three tabs: 'Streamlined Business', 'Business', and 'Premier Personal', with 'Premier Personal' selected. Below the tabs, a message reads: 'Login here if your online banking account has been converted to Premier Personal.' There is a text input field for 'User ID' and a green 'Login' button. To the right of the button is a link for 'Login Help'. Below the login area, there are two links: 'Enroll in Premier Personal Online Banking' and 'View Premier Personal Demo'.

### How will I access my new Premier Personal Online Banking?

As of 8:00 am Monday, August 26, 2013, you may access Columbia Bank's Premier Personal Online Banking system from the Online Banking box in the upper left corner of our home page at ColumbiaBank.com.

### What accounts will I be able to view in Premier Personal Online Banking?

All open personal accounts for which you are a signer will appear in Premier Personal Online Banking. If you are a Sole Proprietor, business accounts for which you are a signer will also appear. If you do not see an account in Premier Personal Online Banking that you expect to see, please contact Online Services at 1-877-754-5074.

### Will I see my previous transaction history in my new Premier Personal Online Banking?

Forty-five days of transaction history will be available in the account activity area of Premier Personal Online Banking. All activity that occurs after August 26, 2013 will be available for 12 months by clicking on the "History" tab.

### Will I be able to view my previous statements in Premier Personal Online Banking?

Twelve months of previous statements will be available for viewing in the eStatements area of Premier Personal Online Banking. We encourage you to print or download and save previous statements prior to conversion weekend if you wish to retain a record of them. You may also continue to contact your local branch or a Customer Care Center for statements from the past seven years.



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## Will I be able to view images of my checks online?

Images of checks that cleared your account prior to August 26, 2013 will not be available for viewing online. If you would like a copy of a check that cleared your account prior to that date, you may wish to print them out prior to conversion weekend. All images of checks that clear your account as of August 26, 2013 will be available for viewing in Premier Personal Online Banking for 12 months. You may also contact your local branch or a Customer Care Center for images from the past seven years.

## Will automatic transfers I setup in the Personal Online Banking system convert?

No, you will need to re-establish these transfers through Premier Personal Online Banking as of August 26, 2013. We recommend making notes regarding the details of these transfers so you can set them up in the new system.

## Will I still be able to use Quicken / QuickBooks with the new system?

Yes, however you will need to deactivate and reactivate your account within Quicken / QuickBooks. Please visit the West Coast Bank Conversion Center at [ColumbiaBank.com](http://ColumbiaBank.com) for detailed instructions based on your version of Quicken / QuickBooks. Direct Connect service will no longer be available after conversion. Please visit the Quicken / QuickBooks guides available in the West Coast Bank Conversion Center at [ColumbiaBank.com](http://ColumbiaBank.com) to establish a new option for updating your information in Quicken / QuickBooks.

## Will I continue to receive eStatements?

No, if you are currently enrolled in eStatements today, you will need to re-enroll in the Premier Personal Online Banking system. You will be prompted to enroll during your first login.

## Will my account alerts convert?

No, you will need to re-establish your alerts in the Premier Personal Online Banking system. Please visit the West Coast Bank Conversion Center at [ColumbiaBank.com](http://ColumbiaBank.com) for instructions on how to setup alerts.

## Will my account nicknames convert to the new system?

No, you will need to re-establish your account nicknames in the Premier Personal Online Banking system. Please see the West Coast Bank Conversion Center at [ColumbiaBank.com](http://ColumbiaBank.com) for instructions on how to establish nicknames for your accounts.

## Will I still be able to access Turbo Tax through Online Banking?

No. Please visit the West Coast Bank Conversion Center at [ColumbiaBank.com](http://ColumbiaBank.com) for additional instructions on how to access your information in Turbo Tax.

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## I downloaded Trusteer Rapport, will I need to download a new version to protect me while using Premier Personal Online Banking?

No, you will continue to experience the same level of security from Trusteer Rapport while using the Premier Personal Online Banking system that you experienced with West Coast Bank's Personal Online Banking system.

## Personal Bill Pay

### Will my Personal Bill Pay be converted?

Yes, if you have a West Coast Bank Personal Bill Pay account, most of your Bill Pay information will be transferred to the Columbia Bank system during conversion.

### How will I log into Personal Bill Pay?

Once you have logged into Premier Personal Online Banking, select the "Bill Pay" tab from the top of the page. You will automatically be logged into the Personal Bill Pay system. You will not need separate login credentials.

### Will my payee list convert to Columbia Bank's Personal Bill Pay?

Most of your payee list will be converted automatically. If a payee is missing important information such as their address, their information may not convert. If we discover that one of your payees with missing information is a business we will contact you personally to provide you with instructions on how to transfer them manually. If a payee is an individual or another financial institution, their information will not convert automatically. We recommend you make note of these payees to set them up in the new system after conversion.

### I have recurring payments scheduled. Will these payments be transferred to Columbia Bank's Personal Bill Pay system automatically?

Most of your recurring payments will be converted automatically. If a recurring payee is missing important information such as their address, their information may not convert. If we discover that one of your recurring payees with missing information is a business we will contact you personally to provide you with instructions on how to transfer them manually. If a recurring payee is an individual or another financial institution, their information will not convert automatically. We recommend you make note of these payees to set them up in the new system after conversion.

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## Will my bill payments still be withdrawn from my account on the date that payment is sent from the Personal Bill Pay system?

### *Electronic Payments*

Funds will be withdrawn in the same manner that you are used to today. If your payment will be made electronically, the funds will be withdrawn from your account on the day your payment is expected to arrive at your payee.

### *Paper Check Payments*

Funds will not be withdrawn in the same manner you are used to today. If your payment will be made through a paper check, the funds will not be withdrawn from your account on the day that we mail your check. The funds will be withdrawn from your account when your payee processes the check – just as if you had written and mailed the check yourself.

## Will my bill payment history convert to Columbia Bank's Personal Bill Pay system?

Your bill payment history will not convert. If you would like a record of this information, you will need to print your history prior to August 22, 2013. Your bill payment history is also available on your statement. We archive 7 years of your statements to ensure you have access if you need to prove payment in the future. To request archived statements, please contact your local branch or a Customer Care Center.

## Personal Mobile Banking\*

### Does Columbia Bank offer a Personal Mobile Banking App?

Yes, Columbia Bank's Personal Mobile Banking app is available for iPhones and Android phones. All Premier Personal Online Banking users may enroll in Personal Mobile Banking. You will be offered the opportunity to enroll during your first login or at anytime by clicking on the "Options" link within Premier Personal Online Banking.

### Do I need to have an iPhone or Android phone to use Personal Mobile Banking?

No, we offer two additional modes of access in addition to the iPhone and Android apps. You may access Personal Mobile Banking using the browser of any web enabled smartphone or through SMS text.

### What phones will Personal Mobile Banking work with?

Personal Mobile Banking works with any SMS text capable phone or any smartphone with web access. There are also apps available for iPhone and Android users.

\*Your mobile carrier's text messaging and web access charges may apply.

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## Telephone Banking

### Will I have access to a telephone banking system after conversion?

Yes, all customers will have access to the Columbia On-Call telephone banking system beginning Monday, August 26, 2013. You may access the system by dialing 1-800-304-0050. Your PIN will be the last four digits of your Social Security number or TIN. We encourage you to change this to a different value by selecting the PIN change option from the main menu.

### Will the telephone banking phone number change?

Yes, the new telephone banking number will change as of 8:00 am August 26, 2013. At that time, you may begin accessing the Columbia On-Call telephone banking system at 1-800-304-0050.

### Will my telephone banking PIN change?

Your telephone banking PIN will be changed to the last four digits of your Social Security number as of 8:00 am on August 26, 2013. We encourage you to change this to a different value by calling 1-800-304-0050 and selecting the PIN change option from the main menu.

### Will telephone banking menus and options change?

The menus and options will change, however most of the options you are familiar with will remain available. You may use either the speech recognition menus or those responding to your touch tone keypad. (Speech recognition features are not available in Spanish but a Spanish touch tone keypad menu is available.) The Columbia On-Call system does not support an option for merchant check verification. To verify funds on a check, please contact your local branch or contact the Customer Care Center at 1-877-272-3678.

## Loans & Lines of Credit

### Will my existing loan account number and information change?

No, your loan number and information will remain the same.

### Will my existing line of credit account number change?

No, your line of credit account number will remain the same.

### Will the terms of my loan or line of credit change?

No, the terms of your loan or line of credit will remain the same.

### Can I still use my West Coast Bank payment coupons to make loan payments?

Yes, you may continue to use your current loan payment coupons.

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## Will my automatic loan payments continue without interruption?

If you have an automatic payment from your former West Coast Bank deposit account to your loan account, that transfer will continue without interruption if it was not established in Online Banking.

## Will my loan or line of credit account statement change?

Although the appearance of your statement will change, the account detail and content will remain the same.

## How do I apply for a loan?

Visit your local branch or print out a loan application from ColumbiaBank.com.

## Safe Deposit Box

### What will happen to my Safe Deposit Box?

Your valuables will continue to be stored in their current location.

### Will the price of my Safe Deposit Box change?

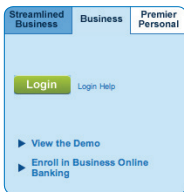
The price of your Safe Deposit Box rental will remain the same until the renewal of your annual contract. At that time, the standard Columbia Bank rental rates will apply. For standard Columbia Bank Safe Deposit Box rental rates, please refer to the Services and Fees Schedule enclosed with this mailing.

## Business Online Banking

### Will my Business Online Banking be converted?

Yes, if you have logged into the West Coast Bank eBiz Online Banking system within the past six months, your online banking information will be transferred to the Columbia Bank Business Online Banking system during conversion. You will receive a user ID, organization ID and temporary password in two separate mailings prior to August 16, 2013. You will need the user ID, organization ID and temporary password to login to Business Online Banking after conversion. **If you have not received your user ID, organization ID and your temporary password by August 16, 2013, please contact us immediately at 1-877-305-7125.**

If you use West Coast Bank's Personal Online Banking system to monitor your business accounts, you will be enrolled in Columbia's Premier Personal Online Banking system. Please disregard the Business Online Banking section and review the Personal Online Banking section for information on how you will access your accounts.



## How will I access my new Business Online Banking?

As of 8:00 am Monday, August 26, 2013, you may access Columbia Bank Business Online Banking from our home page at ColumbiaBank.com by selecting the “Business” tab on the Online Banking login box in the top left corner.

## When will I be able to access Columbia Bank’s Business Online Banking?

You will receive an organization ID, user ID and temporary password to log in to the Business Online Banking system. Each will be mailed to you in separate blue envelopes. You should receive both envelopes no later than August 16, 2013. Once you receive all of your login credentials, please login to Business Online Banking to become familiar with the new system. You will not see any balances or transactions in Business Online Banking until the conversion is complete on August 26, 2013.

## What should I do if I don’t receive my new login credentials for Business Online Banking?

If you do not receive your organization ID, user ID and temporary password by August 16, 2013, please contact the Commercial Care Team at 1-877-305-7125.

## What accounts and services will I see in the new Business Online Banking system?

You will have access to the same accounts and services you see today in eBiz. We encourage you to login early and confirm that the information you see is correct. If you do not see all of your accounts or have questions regarding your access, please call the Commercial Care Team at 1-877-305-7125.

## What opportunities do I have for learning the new Business Online Banking system prior to conversion?

We offer an interactive demo which you can access by going to ColumbiaBank.com. Click on the blue “Business” tab in the Online Banking login box to your left, then click on “View the Demo” below the green login button. We will be providing a pre-recorded WebEx which will be available after August 5, 2013, as well as several live Q & A sessions.

## I am currently an admin in eBiz. Will I need to setup my users in Business Online Banking?

All users that have access to eBiz today will have the same access in Business Online Banking. Once you receive your user credentials in the mail, we encourage you to log in and verify your access, accounts and the users that have been set up for your business. If this information is not correct or you have any questions about navigating the system, please contact the Commercial Care Team at 1-877-305-7125.

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## I am currently an admin in eBiz. Will I still be able to add or change user access in the new Business Online Banking system?

For added safety and security of your accounts and services, the Commercial Care Team will assist you in adding or changing user access. You will be able to clear or change passwords and lock or unlock users. The Commercial Care Team will also be able to assist all users with password issues and clear locked users. You may contact the Commercial Care Team at 1-877-305-7125.

## How do I request a change to my Business Online Banking services?

Making changes to your services is easy. Simply call the Commercial Care Team and they will assist you with the process. You can reach the Commercial Care Team at 1-877-305-7125.

## Will I still enjoy access to eStatements in Business Online Banking?

Yes. Twelve months of statements will be available for viewing in Business Online Banking immediately, including business checking, savings and analysis statements. The number of statements available for viewing will increase until 18 months of statements have accumulated, at which time the most recent 18 months of statements will always be available. Although statements are available for viewing online, your paper statements will resume and will be mailed to the mailing address on your account.

## How much transaction history can be viewed in Business Online Banking?

45 days of transactions will be transferred to the Business Online Banking system. Transaction history will accumulate until 90 days of transactions are available.

## Will I be able to view images of my paid checks?

Images of checks paid on or after August 26, 2013 will be available for viewing in Business Online Banking for seven years. To obtain images of checks paid prior to August 26, 2013, please contact your local branch or the Commercial Care Team at 1-877-305-7125.

## I currently view various notices in eBiz. Will they be available in Business Online Banking?

Viewing of notices is not available in Business Online Banking at this time.

## I downloaded Trusteer Rapport, will I need to download a new version to protect me while using Business Online Banking?

No, you will continue to experience the same level of security from Trusteer Rapport while using Columbia's Business Online Banking that you experienced with eBiz.

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## Will I need to use a soft token to login to Columbia Bank's Business Online Banking?

No, soft tokens are not used with Business Online Banking. The Columbia Bank system employs Secure Smart multifactor authentication, which provides strong security with minimal effort on your part. Secure Smart learns your behavior patterns and prompts for additional security validation when uncharacteristic behavior is detected.

## When will eBiz no longer be available?

eBiz will be placed into an inquiry only mode beginning at 5:00pm on Friday, August 23, 2013. You will be able to view balances, transactions and check images until the evening of Sunday, August 25, 2013. As of 8:00am, Monday, August 26, 2013, the eBiz system will no longer be accessible and you will need to use Columbia's Business Online Banking system.

## Will the alerts I have set up in eBiz transfer to Business Online Banking?

No, you will need to establish new alerts in Business Online Banking. Visit the Treasury Management section of the West Coast Bank Conversion Center at [ColumbiaBank.com](http://ColumbiaBank.com) for instructions on setting these up in the new system.

## Will the recurring transfers I have set up in eBiz transfer to Business Online Banking?

No, you will need to establish new recurring transfers in Business Online Banking. We recommend that you make note of these transfers to set them up in the new system after conversion.

## How do I make sure my Quicken/QuickBooks information stays current?

Please visit the Treasury Management section of the West Coast Bank Conversion Center at [ColumbiaBank.com](http://ColumbiaBank.com) to locate detailed instructions for your version of Quicken / QuickBooks. Direct Connect service will no longer be available after conversion. Please visit the Quicken / QuickBooks guides available in the West Coast Bank Conversion Center at [ColumbiaBank.com](http://ColumbiaBank.com) to establish a new option for updating your information in Quicken / QuickBooks.

## Business Bill Pay

### Will my Business Bill Pay be converted?

Yes, if you have a West Coast Bank Business Bill Pay account, your Bill Pay information will be transferred to the Columbia Bank system during conversion. However, payments scheduled to be paid after August 23, 2013 *will not* convert and *will not* be paid. You will need to set these up in the Columbia System as of August 26, 2013.



# Questions and Answers

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## Will my bill payment history convert to Columbia Bank's Business Bill Pay system?

Your bill payment history will *not* convert. If you would like a record of this information, you will need to print your history prior to August 22, 2013. Your bill payment history is also available on your statement. We archive 7 years of your statements to ensure you have access if you need to prove payment in the future. To request archived statements, please contact your local branch or a Customer Care Center.

## Domestic / International Wire Services & ACH Services

### Will my ACH services change?

You will continue to have the ability to originate the same ACH transactions as you always have. The screens will look different and Business Online Banking uses some different terminology than your previous system. You will also receive token security devices which will be assigned to each user that has the authority to verify ACH files. User guides are available on our website at [ColumbiaBank.com](http://ColumbiaBank.com) in the Treasury Management section of the West Coast Bank Conversion Center. There will be recorded training sessions available on our website as of August 5, 2013. Our Commercial Care Team is also available to assist you with questions at 1-877-305-7125.

- **For ACH files with an effective date before or on August 26, 2013:** you must use your current system (E-Biz/Payment Solutions) to submit and verify your transactions.
- **For ACH files with an effective date of August 27, 2013 or after:** you will use Columbia Bank's Business Online Banking system to submit and verify your transactions. It is very important that you take the time to setup your databases in the new system prior to August 20, 2013 to avoid any disruption in your usual ACH activity.

### How will I access my new ACH services?

"ACH Payments" is a menu item within Business Online Banking. You will need your new login credentials (organization ID, user ID, and temporary password) to access Business Online Banking. In order to help protect your information we will be sending your login credentials in two separate mailings. If you do not receive all credentials by August 16, 2013 please contact the Commercial Care Team at 1-877-305-7125.

### When will I have access to Business Online Banking and ACH Payments?

Your login credentials will be mailed to you in two separate mailings prior to August 16, 2013. Once you have received your organization ID, user ID and temporary password, you may login to Business Online Banking and begin to prepare your ACH databases. We encourage you to setup your databases prior to August, 20, 2013. You will not see balances or transactions in the new system until August 26, 2013 when the conversion is complete. If you have not received all credentials by August 16, 2013,

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please contact the Commercial Care Team at 1-877-305-7125.

### Will my ACH access be the same?

Each user will continue to have access to perform the same types of ACH transactions as they do today. We encourage each user to login once they receive their credentials to confirm that the access is correct and to have plenty of time to get acquainted with the new ACH system. If you need any assistance or have any questions, please contact the Commercial Care Team at 1-877-305-7125.

### Will the next-day cutoff time to release ACH files still be 7:00pm?

Beginning Friday, August 23, 2013, the cutoff time is 4:00pm. This is the new permanent ACH cutoff time.

### Will my ACH payees convert over to the new system?

No, we are unable to transfer ACH detail information from your current ACH system. You will need to create new databases and enter the transaction details. We highly encourage you to complete this task prior to August 20, 2013. You may be able to export your ACH transaction details from your current system and import them into Business Online Banking. Instructions are available in the Treasury Management section of the West Coast Bank Conversion Center on ColumbiaBank.com. Please call the Commercial Care Team at 1-877-305-7125 for assistance.

### What if my software can create a NACHA file?

If you have software that can create a NACHA file, you will be able to use our Validator feature. This is very similar to the file pass-thru feature in your current system. If you would benefit from Validator but don't have access, please call the Commercial Care Team at 1-877-305-7125.

### Will I need to make changes to my NACHA file before using the new Business Online Banking system?

Prior to importing your first NACHA file into Business Online Banking you will need to change the Immediate Destination Name (Financial Institution Name) from West Coast Bank to Columbia Bank. The Immediate Destination should be changed to Columbia Bank's routing and transit number of 125108272 and the Immediate Origin should be changed to 12510827. For questions regarding these changes to your NACHA file, please call the Commercial Care Team at 1-877-305-7125.

### What resources are available to assist me in learning the new system?

There are several options available:

- **Use the interactive Business Online Banking demo.** From the home page of ColumbiaBank.com, click on the blue "Business" tab in the Online Banking box in the upper left corner. Click on the "View the Demo" link.
- **Watch a pre-recorded WebEx.** The WebEx will be available in the Treasury Management section of the West Coast Bank Conversion Center at ColumbiaBank.com after August 5, 2013.

# Questions and Answers

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- **Attend one of several live WebEx sessions.** Detailed information regarding the dates and times of these sessions will be sent in separate communications.
- **Read the ACH or Wire User Guide.** The ACH or Wire User Guide is available in the Treasury Management section of the West Coast Bank Conversion Center at ColumbiaBank.com
- **Contact our Commercial Care Team.** Call 1-877-305-7125 to learn more about training opportunities.

## I have access to send wires online through eBiz today. How will I send them as of August 26, 2013?

If you enjoy access to send wires through eBiz today, you will continue to enjoy access through Business Online Banking. You will also receive token security devices which will be assigned to each user that has the authority to verify outgoing wires. After logging in, select "Wire Transfers" from the left hand menu. Further instructions will be available in the Treasury Management section of the West Coast Bank Conversion Center at ColumbiaBank.com.

## I have wire templates set up in eBiz, will this information convert over to the new system?

Unfortunately, this information will not convert over. However, once you receive your login credentials to Business Online Banking you will be able to prepare your templates prior to conversion weekend. We encourage you to do this prior to August 20, 2013. Please note you will not see any balances or transactions on your accounts in Business Online Banking until August 26, 2013.

## What should I do if I login and my access is not correct or I do not see Wire Transfers?

Please contact the Commercial Care Team at 1-877-305-7125.

## When will I be able to send wires from Business Online Banking?

If you are authorized to send wires via online banking today, you will be able to use the new system to send wires beginning August 26, 2013.

## I haven't received my token. What should I do?

Your login credentials will arrive early for you to prepare the new system for use on August 26, 2013, but your token will not be mailed until August 12, 2013. If you do not receive your token by August 16, 2013, please contact the Commercial Care Team at 1-877-305-7125.

## How do I use a token?

Instructions will be included with the token you receive in the mail. If you have any questions regarding your token, please contact the Commercial Care Team at 1-877-305-7125.

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## Will the instructions I follow to receive international wires remain the same?

No, you will need the following information to continue to receive international wires:

**Intermediary Bank SWIFT Code:** PNBUS3NNYC, Wells Fargo Bank, New York, NY USA

**Beneficiary Bank Swift:** COLBUS66

**Beneficiary Bank:** Columbia State Bank, 1102 Broadway Plaza, Intl Dept., Tacoma, WA 98402 USA

**Beneficiary Account:** The account number where the funds are to be deposited

**Beneficiary Name and address:** The name and address of the account holder

## Positive Pay

### How will I access Positive Pay and Account Reconciliation services?

After logging into Business Online Banking, you will select the menu option for "Positive Pay & EDI". You will be prompted for your user credentials to access the Positive Pay system. Your user ID and password will be located on the same cards that contain your login credentials for Business Online Banking. If you have not received your login credentials by August 16, 2013, please contact the Commercial Care Team at 1-877-305-7125.

## EDI Remittance Information

### I use the reports and notices feature to view my EDI remittance information, will that be available in Business Online Banking?

The reports and notices feature is not available in Business Online Banking. However, we offer a similar solution through Positive Pay and EDI. To use this alternative feature, please contact our Commercial Care Team at 1-877-305-7125 prior to August 15, 2013.

### I use TMS to view my EDI remittance information, will that be available in Business Online Banking?

Yes, we are pleased to inform you that you will utilize that same system in Business Online Banking. The link name has been changed to "Positive Pay & EDI". You will be required to enter user credentials for this system. Your user ID and password will be located on the same cards that contain your login credentials for Business Online Banking. If you have not received your login credentials by August 16, 2013, please contact the Commercial Care Team at 1-877-305-7125.

# Questions and Answers

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## iDeposit – Remote Deposit Capture

### Can I continue to use iDeposit – Remote Deposit Capture?

Yes, if you are enrolled in iDeposit today you will continue to use the same service you always have. However, you will access the iDeposit system through a link available on the Business Online Banking login page. Further instructions will be provided with your login credentials.

### What if I don't know my login credentials for iDeposit?

Your iDeposit credentials will appear on the Treasury Management login credentials card. If you do not receive your credentials by August 16, 2013, please contact the Commercial Care Team at 1-877-305-7125.

### I can make deposits up until 7:00pm – will this change?

No, the deposit cut-off time of 7:00pm will not change.

## CD-ROM Services

### Will I continue to receive an annual CD-ROM?

No. If you subscribe to an annual CD-ROM you will receive your final CD after the conversion date of August 26, 2013. The CD-ROM will contain your 2013 transactions through August 23, 2013. This will be the last CD-ROM you will receive unless you enroll in Columbia's monthly CD-ROM service. To enroll in the monthly service, contact the Commercial Care Team at 1-877-305-7125

### If I am an annual CD-ROM subscriber will I automatically begin to receive monthly CD's?

No. If you would like to receive a monthly CD, please contact the Commercial Care Team at 1-877-305-7125 prior to August 15, 2013.

### Will I need to do anything if I already receive a monthly CD-ROM?

No. If you already receive a monthly CD-ROM, you will not need to take any action. When your account is converted over to Columbia Bank's system you will receive a CD-ROM that will contain your statement and transactions through August 23, 2013. You will then receive a CD-ROM after the end of August that will contain a statement and your transactions from August 26, 2013 through August 31, 2013. You will continue to receive a CD at the end of each month.

### How do I use the new CD-ROM?

A CD-ROM user guide is available in the Treasury Management section of the West Coast Bank conversion center at [ColumbiaBank.com](http://ColumbiaBank.com)

# New Statement Dates

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If your current statement date is:

**The 1st - 5th, or the first Monday - Friday of the month**

Your new Columbia Bank statement date will be:

The 5th of the Month

If your current statement date is:

**The 6th - 13th, or the second Monday - Friday, or the 2nd and 4th Wednesday of the month**

Your new Columbia Bank statement date will be:

The 10th of the Month

If your current statement date is:

**The 15th - 18th, or the third Monday - Friday, or the 15th every Mar, June, Sept, Dec of the month**

Your new Columbia Bank statement date will be:

The 15th of the Month

If your current statement date is:

**The 20th - 24th, or the fourth Monday - Friday of the month**

Your new Columbia Bank statement date will be:

The 20th of the Month

If your current weekly statement date is every:

**Monday or Friday**

Your new Columbia Bank statement will be every:

Friday

If your current statement date is:

**The 15th and end of month for Feb, May, Aug, Nov**

Your new Columbia Bank statement will be:

End of every month

If your current statement date is:

**End of the month**

Your new Columbia Bank statement will be:

End of every month

If your current statement date is:

**End of month every quarter for Mar, June, Sept, Dec**

Your new Columbia Bank statements will be every quarter on:

The 25th of Mar, June, Sept, Dec