

SECTION B

BUSINESS ACCOUNTS & SERVICES

# 02 | ACCOUNTS & CARDS



## BUSINESS ACCOUNT TRANSITION CHARTS

Review to understand what your Columbia Bank account will be beginning March 14, 2022.

If your current account is:

**BUSINESS BASIC CHECKING**

Your new Columbia Bank account will be:  
**BUSINESS GROWTH CHECKING**

- > \$100 minimum opening balance<sup>7</sup>
- > \$10 monthly maintenance fee  
Waived with one of the following<sup>1</sup>:
  - 10 debit card purchases minimum per month
  - \$2,500 minimum daily balance
- > Transaction charges<sup>3</sup>: First 200 transactions are free each month. \$0.35 per transaction after the first 200
- > Cash deposited fees: First \$7,500 are free each month. \$0.20 per \$100 after the first \$7,500.
- > \$3 per month if check images provided on account statements
- > ATM transaction charges<sup>4</sup>:
  - Columbia Bank ATMs: No charge
  - Non-Columbia Bank ATMs: \$2.50 per withdrawal

**Temporary Waiver of Fees:** The monthly maintenance fee, transaction charges and cash deposited fees associated with this account will be waived through May 2022. This waiver period will allow you the opportunity to better understand the requirements to waive those fees on your new account.

If your new account doesn't meet your needs, contact your branch to discuss a different option.

If your current account is:

**BUSINESS SELECT CHECKING OR BUSINESS PREMIUM CHECKING**

Your new Columbia Bank account will be:

**BUSINESS RELATIONSHIP CHECKING**

- > \$100 minimum opening balance<sup>7</sup>
- > \$25 monthly maintenance fee  
Waived with one of the following<sup>1</sup>:
  - \$5,000 minimum daily balance
  - \$15,000 relationship balance<sup>2</sup>
  - Active Merchant Services account<sup>5</sup>
- > Transaction charges<sup>3</sup>:  
First 500 transactions are free each month. \$0.35 per transaction after the first 500.
- > Cash deposited fees:  
First \$15,000 are free each month. \$0.20 per \$100 after the first \$15,000.
- > \$3 per month if check images provided on account statements
- > ATM transaction charges<sup>4</sup>:
  - Columbia Bank ATMs: No charge
  - Non-Columbia Bank ATMs: \$2.50 per withdrawal

**Temporary Waiver of Fees:** The monthly maintenance fee, transaction charges and cash deposited fees associated with this account will be waived through May 2022. This waiver period will allow you the opportunity to review your business activity to determine a business checking product that best meets your needs. During this analysis period, your banker may contact you to recommend a move to a different product.

If your current account is:

**BUSINESS INTEREST CHECKING**

Your new Columbia Bank account will be:

**BUSINESS INTEREST CHECKING**

- > \$100 minimum opening balance<sup>7</sup>
- > \$20 monthly maintenance fee  
Waived with one of the following<sup>1</sup>:
  - \$7,500 minimum daily balance
  - \$15,000 relationship balance
- > \$1,000 minimum daily balance required to earn interest (see enclosed rate sheet)
- > Transaction charges<sup>3</sup>:  
First 150 transactions are free each month. \$0.35 per transaction after the first 150.
- > Cash deposited fees:  
First \$7,500 are free each month. \$0.20 per \$100 after the first \$7,500.
- > ATM transaction charges<sup>4</sup>:

If your new account doesn't meet your needs, contact your branch to discuss a different option.

- Columbia Bank ATMs: No charge
  - Non-Columbia Bank ATMs: \$2.50 per withdrawal
- > \$3 per month if check images provided on account statements

**Temporary Waiver of Fees:** The monthly maintenance fee, transaction charges and cash deposited fees associated with this account will be waived through May 2022. This waiver period will allow you the opportunity to better understand the requirements to waive those fees on your new account.

If your current account is:

IOLTA

Your new Columbia Bank account will be:

CA IOLTA

- > \$100 minimum opening balance<sup>7</sup>
  - > This account does not carry a monthly maintenance fee, transaction charges or cash deposited fees.
- See enclosed rate sheet.

If your current account is:

CHECKING PUBLIC FUNDS

Your new Columbia Bank account will be:

CA PUBLIC FUNDS CHECKING

- > \$100 minimum opening balance<sup>7</sup>
  - > This account does not carry a monthly maintenance fee, transaction charges or cash deposited fees.
- See enclosed rate sheet.

If your current account is:

MONEY MARKET PUBLIC FUNDS OR SAVINGS  
- PUBLIC MONTHLY

Your new Columbia Bank account will be:

CA PUBLIC FUNDS MONEY MARKET

- > \$100 minimum opening balance<sup>7</sup>
  - > This account does not carry a monthly maintenance fee, transaction charges or cash deposited fees.
- See enclosed rate sheet.

**If your current account is:**

**MONTHLY SAVINGS - PUBLIC FUNDS**

**Your new Columbia Bank account will be:**

**CA PUBLIC FUNDS SAVINGS**

- > \$100 minimum opening balance<sup>7</sup>
  - > This account does not carry a monthly maintenance fee, transaction charges or cash deposited fees.
- See enclosed rate sheet.

**If your current account is:**

**CHECKING PUBLIC FUNDS**

**Your new Columbia Bank account will be:**

**CA PUBLIC FUNDS INTEREST CHECKING**

- > \$100 minimum opening balance<sup>7</sup>
- > This account does not carry a monthly maintenance fee, transaction charges or cash deposited fees.

**If your current account is:**

**ICS SWEEP**

- > Clients with ICS Sweep accounts will be sent a letter in the mail along with the DDM Terms and Conditions for consideration and signature. If the agreement is not signed and returned before Friday, March 11, 2022, the ICS Sweep account will be closed and all funds will be placed into the associated funding account, and funds will only be insured up to the standard \$250,000 FDIC insurance limits.
- > Please contact Treasury Management Services at 877-305-7125 with any questions or concerns.

If your new account doesn't meet your needs, contact your branch to discuss a different option.

If your current account is:

**BUSINESS MONEY MARKET**

Your new Columbia Bank account will be:

**PREMIUM BUSINESS MONEY MARKET<sup>6</sup>**

- > \$25,000 minimum opening balance<sup>7</sup>
- > \$20 monthly maintenance fee  
Waived with \$25,000 minimum daily balance<sup>1</sup>
- > Tiered interest earnings are calculated daily and paid/compounded monthly.
- > No minimum daily balance required to earn interest (see enclosed rate sheet).
- > ATM transaction charges<sup>4</sup>:
  - Columbia Bank ATMs: No charge
  - Non-Columbia Bank ATMs: \$2.50 per withdrawal

**Temporary Waiver of Fees:** The monthly maintenance fee, transaction charges and cash deposited fees associated with this account will be waived through May 2022.

If your current account is:

**CONTRACTORS RETENTION ESCROW  
MONEY MARKET**

Your account will transition as is to Columbia Bank.

See enclosed rate sheet.

If your current account is:

**BUSINESS SAVINGS**

Your new Columbia Bank account will be:

**BUSINESS SAVINGS<sup>6</sup>**

- > \$100 minimum opening balance<sup>7</sup>
- > \$3 monthly maintenance fee  
Waived with \$500 minimum daily balance<sup>1</sup>
- > Interest earnings are calculated daily and paid/compounded monthly.
- > No minimum daily balance required to earn interest (see enclosed rate sheet).
- > ATM transaction charges<sup>4</sup>:
  - Columbia Bank ATMs: No charge
  - Non-Columbia Bank ATMs: \$2.50 per withdrawal

**Temporary Waiver of Fees:** The monthly maintenance fee and transaction fees associated with this account will be waived through May 2022.

If your new account doesn't meet your needs, contact your branch to discuss a different option.



## BUSINESS ACCOUNT DISCLOSURES

1. Each requirement to waive the monthly maintenance fee must occur within the statement cycle. Debit card transactions must post in the statement cycle to qualify for the monthly maintenance fee waiver. If the balance requirement to waive the monthly maintenance fee is based on a minimum, you must maintain that minimum balance each day to avoid the disclosed maintenance fee.
2. Relationship Balances are calculated using the daily balance of all deposit accounts and outstanding balances on loans as of the last business day in the statement cycle. Includes deposit accounts and loans held at Columbia Bank under the same name and tax ID.
3. Transactions include deposits, deposited items, checks, withdrawals, ACH credits and ACH debits.
4. You may be subject to international service charges and surcharges on non-Columbia Bank ATMs.
5. "Active Merchant Account" requires merchant deposits or fees from a Columbia Bank Merchant Services account to post to the Business Relationship Checking account within the statement cycle. Relationship Balances are calculated using the daily balance of all deposit accounts and outstanding balances on loans as of the last business day in the statement cycle. Includes deposit accounts and loans held at Columbia Bank under the same name and tax ID.
6. During any statement cycle you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a pre-authorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party. A \$5 debit item fee per withdrawal will be assessed after the sixth withdrawal per statement cycle. If you continue to exceed the number of transfers or withdrawals, your account may be closed or the account type may be changed.
7. Minimum opening balance amounts do not apply to account type changes and are only required for newly opened accounts.



## ACCOUNT DETAILS

### What to Expect with the Transition of Your Accounts to Columbia Bank

For additional details about account features and fees, please review the Business Account Transition Charts starting on page 27 and the enclosed Services and Fees Schedule.

**Account Numbers:** Your account number will not change unless you were previously notified in November/December 2021.

**Routing Number:** Your routing number will change to 125108272 on March 14, 2022. However, items with the former Merchants Bank of Commerce routing number will continue to be routed and processed correctly.

**Automatic Transfers and Payments:** All automatic withdrawal and deposit functions