

CONSENT FOR ELECTRONIC DOCUMENTS

In order to request electronic statements and other documents, we are required to provide you with certain information and obtain your consent.

Types of Electronic Documents

With your consent, we will provide you with the following documents electronically: 1) All periodic statements for the accounts you have indicated on the Delivery Preference page, 2) "Your Billing Rights" disclosure, 3) Changes in Terms of your Account, 4) Fee Changes.

The following documents are not currently available electronically, but will be available at some point in the future, and your consent applies to these documents when they become available electronically:

1) Deposit Account Agreement, 2) Overdraft Notices, 3) CD Maturity Notices, 4) Loan Billing Statements.

Hardware and Software Requirements

In order to receive these documents electronically, you will need to have access to the following hardware and software: 1) a personal computer, MAC or other electronic tablet or mobile device used for Personal Online Banking, 2) Document Reader Software, 3) an internet web browser which is capable of supporting 128-bit SSL encrypted communications with TLS 1.1 or higher security protocols such as Microsoft Internet Explorer, Firefox, Safari, Chrome, Netscape or equivalent software and communications access to the Internet, and 4) a working e-mail address on file with Columbia Bank.

If a change in hardware and/or software requirements were to result in a material risk that you will not be able to access or retain documents electronically, the Bank will provide updated requirements and require new affirmative consent to continue the use of electronic documents.

We use e-mail to send you notices concerning your accounts and the availability of your statements and other online documents. All electronic documents will be available in Columbia Connect.

In order to download and keep copies of these electronic documents, you will need the following: 1) a storage device such as a hard drive, CD burner, or DVD burner, and/or 2) a printer.

Also, if you would like to import your statement history, you must have a money management program such as Quick Books®, Quicken®, or Microsoft's Money® that is compatible with our system.

Availability of Paper Documents

After you have given your consent, if you would like us to send you a paper copy of a document, please contact us at the address below. If you select to receive a paper statement, you may incur a monthly paper statement fee. Please refer to your account details for more information.

If you change your mind and wish to receive future documents in paper form rather than electronic form, you may withdraw your consent to receive electronic documents as provided below.

Withdrawing Your Consent to Receive Electronic Documents

At any time, you may withdraw your consent to receive electronic documents. To do so, select Paper Statement as the Delivery Type within Statement Options in Columbia Connect. You must allow us at least five business days to process your withdrawal request. By withdrawing your consent, we will no longer send notification of the availability of electronic documents and will resume sending you paper

documents. If you withdraw your consent, your withdrawal will not apply to any documents made available electronically prior to the effective date of your withdrawal. You will not be able to receive electronic documents unless you again provide us with your consent.

Your Contact Information

You agree to notify us immediately in writing, in person at any branch or via Columbia Connect should you change your address, telephone number, e-mail address, or other contact information you have given to us. You may update your address, telephone number and/or e-mail address through Columbia Connect. You agree that you may not dispute the validity of any electronic documents we make available to you if you fail to provide us with your current e-mail address and contact information.

How to Contact Us

To request paper copies of documents, change your contact information, or for any other reason, please contact us at the address and telephone number below:

Columbia State Bank
P.O. Box 2156
MS 4600
Tacoma, WA 98402

1-877-754-5074

For errors reflected on your statements or questions about your accounts, please contact us within the applicable time periods using the appropriate address and telephone number shown in the "Deposit Account Agreement."

Other Agreements

The "Deposit Account Agreement" and all other agreements and disclosures applicable to your accounts will continue to apply after you have given your consent.

Availability of Electronic Documents

Electronic documents will be available to you on our website for twelve months or more. You may print or download copies of any document by using the print feature on your browser or by following the instructions on our site. You may also contact us at the address above for more information on how to retain copies of your electronic documents.

Your Consent

By clicking on "I accept," you agree that you have consented to receive the above documents electronically, you represent that you have not withdrawn your consent, and that you have all of the necessary hardware and software listed above.

Please allow ample time for us to process your consent. You will continue to receive paper statements until we have processed your consent.