

Frequently Asked Questions



Welcome to the Columbia Bank Family

As of October 1, the merger between Columbia Bank and Merchants Bank of Commerce was completed. Merchants Bank of Commerce will now operate as a division of Columbia Bank. As a result of the merger, you now have access to over 150 branch and ATM locations throughout California, Oregon, Washington and Idaho, as well as a broader suite of premium solutions that include trust services, investment services and international banking services, enhanced treasury management solutions and contemporary digital products. Below you will find important information regarding the upcoming transition of your accounts and services to Columbia Bank.

Continue to bank as usual

There will be no interruption in access to your accounts or services. You may continue to use your debit and credit cards, checks, online banking and all other services. You will continue to access online banking through the Merchants Bank of Commerce website. Please continue to make loan payments as you always have.

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General Information

What does this change mean for my banking relationship?

You now have access to a broader suite of premium solutions that include trust services, investment services and international banking services as well as enhanced treasury management solutions and contemporary digital products. In addition, you have access to a larger network of branches and ATMs across four states. While you will begin to see changes to signs and logos immediately, most of the banking services you are used to will not be changing at this time. We will continue to operate with the Merchants Bank of Commerce name, a division of Columbia Bank. Changes to your accounts and services will not occur until a systems conversion in March 2022. Information surrounding any of these changes will be provided to you well in advance.

Deposit Accounts: There are no immediate changes to the features of products, services or your day-to-day dealings with your Merchants Bank of Commerce accounts. More information is available in the Deposit Information section on page 3.

Loans: Your existing loan rates and terms will remain unchanged unless you initiate a loan renewal or other change in terms, or you default on your existing loan. *Please continue to make payments as you always have.* More information is available in the Loan Information section on page 4.

Online Services: There will be no immediate changes to the way you access your Online Banking and Bill Pay services, or the features you currently use within these systems. More information about your online services is available in the Online Services Information section on page 4.

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Debit Cards and ATM Cards: There will be no immediate changes to your debit card or ATM card. More information about your debit card or ATM card is available on page 4.

Credit Cards: There will be no immediate changes to your credit card. You may continue to use your card and should continue to make your payments according to the terms of your agreement. See page 4 for more details.

Business and Cash Management Services: There will be no immediate changes to your Business and Cash Management services. More information about this is available on page 5.

Merchant Card Services: There are no changes to your existing Merchant Card solutions. Please continue to use these services as you always have.

What kinds of changes can I expect in the next few months?

We'll be working to integrate Merchants Bank of Commerce systems to Columbia Bank systems with a completion date scheduled for March 2022. Immediate changes you may begin to see will be the Merchants Bank of Commerce, a division of Columbia Bank name and logo on signage, letters, online systems and notices. In early 2022 you will begin to receive important information regarding the conversion of your accounts and services to those offered by Columbia Bank as we work through the transition.

Up-to-date information will always be available in the Merchants Bank of Commerce Welcome Center. This center is accessible from the home page of www.mbc.com and www.ColumbiaBank.com.

Can I visit any Columbia Bank branch to conduct my daily banking?

You may continue to use your current branch to conduct your daily banking business. You may also visit any of the over 140 original Columbia Bank locations throughout Oregon, Washington and Idaho to conduct the following types of transactions:

- Check cashing
- Depositing funds to your Merchants Bank of Commerce account
- Transferring funds between your Merchants Bank of Commerce accounts
- Loan and credit card payments
- Basic account changes

For a complete list of branch locations, please visit www.ColumbiaBank.com/locations.

Can I visit any Columbia Bank branch to open a new account?

Until the systems conversion in March 2022, branches of Merchants Bank of Commerce will offer similar but separate products and services to those offered at the original Columbia Bank branches.

You may continue to open accounts at any of the Merchants Bank of Commerce branches. In doing so, you will continue to have the option of combined statements, access to your new account through online banking and access to your funds through your current ATM/Debit Card.

You may choose to open accounts at any of the original Columbia Bank branches, but please note those accounts will reside on separate systems from your current accounts and you will receive separate statements, a separate online banking login and a separate ATM/Debit Card.

At the time of systems conversion in March 2022, Merchants Bank of Commerce systems will migrate to Columbia Bank systems and all products, accounts and services will be converted to those offered by Columbia Bank. You will receive information regarding the conversion prior to any changes to your accounts or services.

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Can I use any Columbia Bank ATM without paying a fee?

Yes, as of October 1, you may use your Merchants Bank of Commerce Debit or ATM card at any Columbia Bank ATM without a fee. This includes all Columbia Bank ATM locations throughout Washington, Oregon and Idaho.

Are any Merchants Bank of Commerce branches going to close?

All branches of Merchants Bank of Commerce will remain open for business with no change in operating hours.

Can I still visit the Merchants Bank of Commerce website?

Yes, and you should continue to visit www.mbec.com to access product and service information, and to log in to online banking and other systems you currently use.

Deposit Information

I already have accounts with Columbia Bank. With my Merchants Bank of Commerce accounts, my deposit totals will be more than \$250,000.00. Will I still be covered by FDIC insurance?

Your deposits continue to be insured by the FDIC. Each depositor is insured up to \$250,000; the maximum permitted by law. If you have accounts with both Columbia Bank and Merchants Bank of Commerce, your funds at each institution will be insured separately for at least six months following the close of the merger.

Certificates of Deposits (CDs) from Merchants Bank of Commerce are separately insured from your deposits at Columbia Bank until the earliest maturity date after the end of the six-month grace period.

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

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

Will the features of my account be the same?

Your deposit accounts will continue with the same features at this time. During the systems conversion in March 2022, your accounts will convert to a Columbia Bank product. We will notify you in writing prior to any changes regarding the terms of your account.

Can I continue to use my Merchants Bank of Commerce checks?

You may continue to use your existing stock of Merchants Bank of Commerce checks. If you run out and need to order additional checks, your new checks will carry the new Merchants Bank of Commerce, a division of Columbia Bank logo.

Will the rates on my deposit account change?

Deposit rates and variable CD/IRA rates are subject to change at any time. Please check with your branch for current rate information. Fixed rate CD/IRA rates will remain the same until maturity.

What will happen to my automatic or direct deposits and automatic withdrawals?

Rest assured, all automatic or direct deposits and automatic withdrawals, including government deposits such as Social Security, will continue as usual.

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Will my Certificate of Deposit (CD) or IRA be affected?

The term, rate and the maturity date on your CD or IRA will remain the same until maturity. We will notify you in writing prior to any changes regarding the terms of your CD or IRA at maturity.

Loan Information

I currently have a loan. Are the terms on my loan changing?

No. The terms and conditions of your loan remain the same.

How do I make my loan payments?

There is no change in how you make your loan payments. You should continue to make your payments according to the terms of your loan. You may continue to use your Merchants Bank of Commerce loan payment coupons.

I have a loan in process. How do I proceed?

Please reach out to the banker you have been working with directly.

Online and Mobile Banking Information

How do I access Online Banking and Bill Pay?

You may continue to access your accounts online through www.mbec.com. **You will not** be able to access your Online Banking or Bill Pay accounts through www.ColumbiaBank.com until after we've transitioned your accounts to the Columbia Bank system in March 2022. We will notify you in advance of any changes to your online services.

Has my user ID or password changed?

User IDs and passwords for all of your Merchants Bank of Commerce services remain the same at this time.

Debit Card, ATM Card and Credit Card Information

Will I still be able to use my ATM card or Debit Card?

You may continue using your current Merchants Bank of Commerce ATM Cards or Debit Cards, which will continue to participate in all of the ATM networks indicated on your card until we've transitioned your accounts to the Columbia Bank system in March of 2022.

Will my debit card continue to be enrolled in the MoneyPass Network?

Yes, your debit card can still be used at any MoneyPass ATMs to avoid paying the surcharge fee.

Will my SHAZAM brella fraud monitoring services on my debit card continue?

Yes, there are no changes to the fraud monitoring services on your debit card at this time.

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Can I continue to use my Credit Card?

You may continue to use your Merchants Bank of Commerce credit card and should continue to make payments as you always have. As your card expires or needs to be reissued to you for any other reason, you will receive a card with the Merchants Bank of Commerce, a Division of Columbia Bank logo and name.

Business and Cash Management Services Information

What is changing with any of my Business and Cash Management services at this time?

There are no immediate changes to your current Business and Cash Management services; including lockbox services, courier services, remote deposit capture, and positive pay. You will be receiving details surrounding the conversion of your services to those offered by Columbia Bank's Treasury Management Services in the mail over the coming months.

What is changing with my Payroll services at this time?

There are no immediate changes to your current Payroll Services. Please continue working with the team you've always worked with.

How can I find out what Treasury Management services are offered at Columbia?

For questions and information about Columbia Bank's Treasury Management services, please contact Columbia's Treasury Management Services team at 1-877-305-7125.

When can I start using the services offered by Columbia Bank's Treasury Management?

Services offered by Columbia Bank Treasury Management will be available to Merchants Bank of Commerce customers after the systems conversion in March 2022. If you have questions or would like more information about those services, please contact Columbia's Treasury Management Services team at 1-877-305-7125 or speak with your banker.

Merchant Card Services Information

Will my Merchant Card services change?

There are no changes to your current merchant solutions. You should continue to use your merchant products as you always have. In the coming months, we will share with you some expanded product offerings that may be of interest to you.

Other Information

What will happen to my Safe Deposit Box?

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

What new services will be available?

Columbia Bank offers additional expertise and solutions in the following areas:

- An expanded suite of Residential Real Estate Products

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Welcome to the Columbia Bank Family

- Investment services offered through CB Financial Services¹
- Access to trust services through Columbia Trust Company²
- International Banking
- Enhanced Treasury Management services for your business
- Contemporary digital suite of products and services for businesses and consumers
- A Private Banking division focused on wealth management solutions

You will enjoy access to some of these services today while some services will become available after the systems conversion in March of 2022. If you are interested in finding out more about these services, please contact your branch today.

Wealth Management Solutions: • Private Banking • Professional Banking • CB Financial Services¹ • Columbia Trust Company²

<p>¹ Securities and insurance products are offered through Cetera Investment Services LLC (doing insurance business in CA as CFG STC Insurance Agency LLC), member FINRA/SIPC. Advisory services are offered through Cetera Investment Advisers LLC. Neither firm is affiliated with the financial institution where investment services are offered. Individuals affiliated with this broker/dealer firm are either Registered Representatives who offer only brokerage services and receive transaction-based compensation (commissions), Investment Adviser Representatives who offer only investment advisory services and receive fees based on assets, or both Registered Representatives and Investment Adviser Representatives, who can offer both types of services. Located at: Columbia Bank 1301 A Street Suite 800 Tacoma WA 98402 (877) 305-0056</p>	<p>Investments: • Are not FDIC insured • May lose value • Are not financial institution guaranteed • Are not a deposit • Are not insured by any federal government agency.</p>
<p>² Views of Columbia Trust Company are as of the date published, and are subject to change based on market conditions and other factors. These views should not be construed as a recommendation for any specific security. Products and services are offered by Columbia Trust Company, an affiliate of Columbia State Bank and a wholly owned subsidiary of Columbia Banking System Inc. The professionally managed investments of Columbia Trust Company are:</p>	<p>• Not a deposit • Not FDIC insured • Not insured by any federal government agency • Not guaranteed by Columbia State Bank • May go down in value.</p>

I'm a member of the media. How can I get more information?

Moira Conlon
Financial Profiles, Inc.
(310) 622-8220

I didn't see my question in the Q and A.

Please contact your banker directly or call 1-800-421-2575.