

What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways.

1. We have standard overdraft practices, which we call our Overdraft Coverage Program, that come with your account.
2. We also offer other overdraft protection plans called Overdraft Transfer from a Deposit Account or Line of Credit* and a Personal Reserve Account**, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined, and will be subject to a \$35.00 Returned Item Fee.

What fees will I be charged if Columbia Bank pays my overdraft?

Under our standard overdraft practices:

- If you overdraw your account by more than \$10.00 on one business day, you will be charged a fee of \$35.00 for each check, in-person withdrawal or electronic item we pay or return, and your account becomes subject to Continuous Overdraft Charges, if applicable. We will not charge you an Overdraft or Returned Item Fee for an overdraft of \$10.00 or less.
- A \$5.00 Continuous Overdraft Charge will be charged on the first business day after the account is both: (1) overdrawn for five business days and (2) overdrawn by more than \$10.00. The fee will continue to be charged on each business day thereafter until the account is no longer overdrawn by more than \$10.00 or is charged off and closed. Overdrafts by Bank service charges or fees can cause Continuous Overdraft Charges.
- For personal accounts, the maximum of combined Overdraft Fees, Returned Item Fees and Continuous Overdraft Charges an account may be charged on one business day is \$180.00. (Does not apply to business accounts.)

What if I want Columbia Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, please do one of the following:

1. Call your local branch or our Customer Care Center at 1-877-272-3678.
2. Complete the form below and provide it to your local branch or mail it to:

Columbia Bank
PO Box 2156
MS: 6915
Tacoma, WA 98401-2156

Note: You may change your election at any time by visiting or contacting your branch or mail at the number or address provided above.

*Certain options are subject to credit approval.

**Subject to credit approval.

_____ I do not want Columbia Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____ I want Columbia Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Account Number: _____

Signature: _____ Date: _____