

SECTION A
PERSONAL ACCOUNTS & SERVICES

02 | ACCOUNTS & CARDS



PERSONAL ACCOUNT TRANSITION CHARTS

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

If your current account is:

SIMPLE CHECKING

CHOICE REWARDS CHECKING*

PERSONAL INTEREST CHECKING

Your new Columbia Bank account will be:
RELATIONSHIP ACCOUNT

- \$25 minimum opening deposit¹⁰
- \$20 monthly maintenance fee¹
Waived with one of the following:
 - \$10,000 minimum daily balance
 - \$25,000 minimum combined balances²
- Tiered interest earnings on balances above \$2,500 are calculated daily and paid/compounded monthly (see enclosed rate sheet)
- No paper statement fee
- ATM transaction charges³:
 - Columbia Bank ATMs: No charge
 - Non-Columbia Bank ATMs: Fees refunded⁴
- 3 complimentary packages of checks per year⁵
- Up to a \$25 refund on annual Safe Deposit box rental⁶

The Monthly Maintenance Fee will automatically be waived on all accounts transitioning to this account. Accounts opened after March 14, 2022, will incur the \$20 monthly maintenance fee if minimum waiver requirements are not met.

* The \$0.05 per posted Mastercard debit card transaction will be discontinued as of March 11, 2022. All first quarter 2021 rewards earned up through March 11, 2022, will be deposited into your account on March 11, 2022.

[If your new account doesn't meet your needs, contact your branch to discuss a different option.](#)

If your current account is:

MYBOC YOUTH CHECKING FOUNDATION CHECKING

Your new Columbia Bank account will be:
FOUNDATION ACCOUNT

- > \$25 minimum opening deposit¹⁰
- > \$3 monthly maintenance fee¹
Waived if primary account holder is 17 years or younger.
- > No paper statement fee
- > Designed to be a check-free account
- > No overdraft, continuous overdraft, or return item fees, and not eligible for the Overdraft Coverage Program⁷
- > ATM transaction charges³:
 - Columbia Bank ATMs: No charge
 - Non-Columbia Bank ATMs: \$2.50 per withdrawal

Temporary Waiver of Fees: The monthly maintenance fee on this account will be waived through May 2022. This waiver period will allow you the opportunity to understand the requirements to waive those fees on your new account.

If your current account is:

FOREVER FREE

Your new Columbia Bank account will be:
EASY CHECKING

- > \$25 minimum opening deposit¹⁰
- > No monthly maintenance fee
- > No paper statement fee

If your current account is:

PERSONAL SAVINGS YOUTH SAVINGS HOLIDAY CLUB SAVINGS

Your new Columbia Bank account will be:
EVERYDAY SAVINGS⁸

- > \$25 minimum opening deposit¹⁰, or \$5 if primary signer is age 17 and younger
- > \$3 monthly maintenance fee
Waived with one of the following¹:
 - \$300 minimum monthly balance
 - \$25 or more automatic monthly withdrawal from another Columbia account
 - A primary account holder that is age 17 or younger
- > \$3 paper statement fee

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

- Waived with enrollment in eStatements⁹ or if the primary account holder is age 17 and younger
ATM transaction charges³:
 - Columbia Bank ATMs: No charge
 - Non-Columbia Bank ATMs: \$2.50 per withdrawal
- Interest earnings are calculated daily and paid/compounded monthly
- No minimum daily balance required to earn interest (see enclosed rate sheet)

Temporary Waiver of Fees: The monthly maintenance fee and paper statement fee on this account will be waived through May 2022. This waiver period will allow you the opportunity to understand the requirements to waive those fees on your new account.

If your current account is:

PERSONAL MONEY MARKET

Your new Columbia Bank account will be:
PREMIER MONEY MARKET⁸

- \$1,000 minimum opening deposit¹⁰
- \$15 monthly maintenance fee
Waived with one of the following¹:
 - \$10,000 minimum daily balance
 - \$25,000 minimum combined balances²
- \$3 paper statement fee. Waived with enrollment in eStatements⁹
- Tiered interest earnings are calculated daily and paid/compounded monthly
- No minimum daily balance required to earn interest (see enclosed rate sheet)
- One complimentary check package annually⁵
- ATM transaction charges³:
 - Columbia Bank ATMs: No charge
 - Non-Columbia Bank ATMs: \$2.50 per withdrawal

Temporary Waiver of Fees: The monthly maintenance fee and paper statement fee on this account will be waived through May 2022. This waiver period will allow you the opportunity to understand the requirements to waive those fees on your new account.

If your current account is:

HEALTH SAVINGS ACCOUNT (HSA)

**Columbia Bank partners with HealthEquity, Inc.,
an IRS-approved HSA non-bank custodian who administers HSAs.**

You should have received notification the week of December 13, 2021, that your accounts were transitioning to HealthEquity in February 2022. Additionally, you should have received a Welcome Kit, including your HealthEquity debit card, the week of January 10, 2022.

If you have not received your Welcome Kit and new HealthEquity debit card, please contact HealthEquity 24/7 at 844-355-0150.

[If your new account doesn't meet your needs, contact your branch to discuss a different option.](#)



PERSONAL ACCOUNT DISCLOSURES

1. Each requirement to waive the monthly maintenance fee must occur within the statement cycle. Debit card transactions and direct deposits 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. Combined balances are calculated using the daily balance of all deposit accounts and outstanding balances on loans as of the business day prior to the last business day in the statement cycle. Includes deposit accounts and loans held at Columbia Bank with the same name and tax ID. Does not include residential mortgage loans.
3. You may be subject to international service charges and surcharges on non-Columbia Bank ATMs.
4. Refunds are processed on the next business day when the fees post to your Relationship Account. All non-Columbia Bank ATM fees will be refunded if assessed by Columbia Bank. Up to \$15 in non-Columbia Bank ATM surcharges assessed by ATM operators will be refunded per statement cycle.
5. Must be single Columbia Bank style checks. Benefit renews each calendar year.
6. Requires automatic payment from a Relationship Account. Credit is applied as a refund on the next business day. One credit may be applied to one Relationship Account per year.
7. This account is set to a “decline all” transaction setting. To help you avoid overdrawing your account, transactions will be declined and returned unpaid when you don’t have enough money in your account. If this happens, you will not be charged a bank overdraft or returned item fee, but it is important to note, you may be charged a fee by the merchant for any transaction Columbia Bank declines to pay against your account. Based on how a payment transaction is presented to Columbia Bank and if available balance verification was requested by a merchant, it is possible a payment could be posted to your account resulting in an overdraft situation. However, even though your account is overdrawn, Columbia Bank will not charge you an overdraft or returned item fee or continuous overdraft charge.
8. 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 to 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.
9. Requires enrollment in Personal Online Banking. Please refer to our Online Terms and Conditions for more information.
10. Minimum opening deposit amounts do not apply to account type changes and are only required for newly opened accounts.

Please refer to the Services and Fees Schedule for additional fees that may be assessed against your account.