



## 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 Personal Account Transition Charts starting on page 11 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 between your accounts will continue without interruption. Additionally, all auto-payments and direct deposits will be received and processed as usual.

**Checks:** You may continue using your Merchants Bank of Commerce checks until they run out. You will then need to order Columbia Bank checks.

**Transaction History and Check Images:** Your branch will still be able to provide transaction history and check images processed prior to March 14, 2022.

**Statements:** You will receive a final statement for your Merchants Bank of Commerce accounts ending on March 11, 2022.

**New look:** While the appearance of your statement may change, the account detail and content will remain the same.

**Statement date:** Your new statement dates are as follows:

**Personal Checking Statements:** 10th of each month

**Personal Savings Statements:** 25th of each month

**Paper Statement Fees:** Some accounts carry a \$3 per month fee for paper statements.

**FDIC Insurance:** If you had accounts at Columbia Bank prior to the merger, your transferred deposits are separately insured from any accounts you already had at Columbia Bank for at least six months following the date of the merger, October 1, 2021. This grace period provides you an opportunity to restructure your accounts, if necessary, to make sure you maintain 100% FDIC coverage.

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 grace period.

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

### CD and IRA Terms and Rates will Continue Until Maturity

**Changes:** You will receive a notice regarding any changes to your CD or IRA prior to renewal.

**Access:** You will continue to have access to your CD through Columbia Connect.



## SAFE DEPOSIT BOX

### The Location of Your Safe Deposit Box will not Change

**Cost:** The cost of your safe deposit box rental will change to the standard Columbia Bank rental rates as of March 14, 2022. For standard Columbia Bank safe deposit box rental rates, please refer to the Services and Fees Schedule enclosed with this mailing.

**Key Deposit:** All funds paid as a deposit for keys will be refunded prior to March 14, 2022.



## ATM

### MoneyPass ATM Network will be Discontinued

Access to MoneyPass will discontinue as of 5:00 p.m. PT on Friday, March 11, 2022. You will enjoy free access to Columbia's network of ATMs throughout California, Oregon, Washington and Idaho.

**Columbia Bank ATMs:** Columbia Bank does not charge a fee for withdrawing cash at any Columbia Bank ATMs.

**All other ATMs:** Cash withdrawals at any non-Columbia Bank ATM will incur a \$2.50 fee. There are some account types that will refund this fee. Please refer to the Personal Account Transition Charts starting on page 11.

**Deposits at ATMs:** You will be able to make deposits using your Merchants Bank of Commerce ATM or debit card at any Columbia Bank ATM that accepts deposits.



## OVERDRAFT PROTECTION

### If you currently have overdraft protection (an automatic transfer to cover overdrafts), you will continue to enjoy this service at Columbia Bank.

**Fees:** If you currently have overdraft protection from a deposit account or line of credit, you will not be charged an overdraft transfer fee. Overdraft protection added to accounts after March 11, 2022, will be subject to overdraft transfer fees as described in the enclosed Services and Fees Schedule.

**Additional Options:** Starting March 14, 2022, if your account is not enrolled in overdraft protection, it will automatically be enrolled in Columbia's Overdraft Coverage Program for checks and ACH. This program is designed to cover items that would otherwise have been returned for insufficient funds. Review the enclosed "Personal Overdraft Protection Options" sheet for more information and options.

**Debit Card and ATM Transactions:** Columbia Bank does offer this service. To enroll, sign and return the enclosed form titled "What you need to know about Overdrafts and Overdraft Fees."

**Viewing Overdraft Funds:** You will not see the Overdraft Coverage Program balance when viewing your account balance at the ATM or in online or mobile banking.



## MASTERCARD® DEBIT CARDS

### What You Need to Know about the Transition of Your Personal Mastercard® Debit Card

You should continue to use your existing Merchants Bank of Commerce Mastercard debit card as you always have after the transition.

**Your PIN will remain the same:** Your existing Personal Identification Number (PIN) will work without interruption.

**Automatic payments and transfers will continue:** All automatic payments and transfers linked to your Merchants Bank of Commerce Mastercard debit card will continue without interruption.

**Mobile wallet services will continue:** If you are enrolled in mobile wallet services like Apple Pay, Google Pay, etc., these will continue to work without interruption.

**The CENTS-Ability program will be discontinued after March 11, 2022:** If you are enrolled in this program, your Mastercard transactions will continue to be rounded up through end of business on Friday, March 11, 2022, with the difference deposited into the designated savings account. After March 11, the CENTS-Ability program will no longer be available.

**Your daily limits will change:** As of March 14, 2022, your personal Mastercard debit card daily limits will change as outlined below and will reset at 12:00 a.m. PT each morning.

- \$600 at an ATM
  - \$1,000 for PIN-based transactions
  - \$3,000 for signature-based transactions
- Peer to Peer (P2P) dollar and frequency limits are as follows:
- \$5,000 or available balance, whichever is less, per day
  - \$15,000 per week
  - 10 transactions per day
  - 100 transactions per week
- P2P limits apply separately when transactions are processed as credit or debit.

**You will receive a new Columbia Bank Visa® Debit Card following the transition:** Your new card will come with activation instructions and other important details. Once you receive your new Columbia Bank Visa debit card, you will need to contact service providers regarding your new card number and expiration date.

**Columbia Bank does not offer a rewards debit card.**



## VISA® CREDIT CARDS

### What You Need to Know about the Transition of Your Personal Visa® Credit Cards

Your Visa credit card will continue to work without interruption. When your Merchants Bank of Commerce Visa credit card expires, you will be issued a new Columbia Bank Visa credit card.

**Branch Payments:** You will be able to continue making Visa credit card payments at your branch.

**Automatic Payments:** All automatic payments and recurring transfers linked to your Visa credit card will continue without interruption.

**Mobile Wallet Services:** Your Visa credit card will continue to work with these services without interruption.

#### Support Contacts:

**Transition questions:** Contact your branch or Columbia's Client Care team at 877-272-3678.

**General or lost/stolen card questions:** Please continue to contact Elan directly at 800-558-3424.



## LOANS AND LINES OF CREDIT

### What to Expect with the Transition of Your Personal Loans & Lines of Credit to Columbia Bank

**Account Number:** Your loan or line of credit account number will not change unless you were previously notified in November 2021.

**Terms:** The terms of your loan or line of credit will remain the same.

**Statements:** Your loan statement will look different but the information contained in the statement should be similar to what you see today. Your first Columbia Bank statement will contain the entire history of your loan, however, statements after that will only contain information from the past month.

**Automatic Payments:** Automatic payments from your former Merchants Bank of Commerce deposit account or from external accounts will continue without interruption if they were not established in an online banking system.

**Coupon Payments:** Starting March 14, 2022, you will not be able to use former Merchants Bank of Commerce payment coupons to pay your loan. All payments must be made at a branch, by mail, with a Columbia Bank payment coupon or by setting up automatic transfer payments.

**Credit Card Payments:** Starting March 14, 2022, you will no longer be able to make loan payment using a credit card. You can submit payments through your branch, a Columbia Bank payment coupon, by setting up an automatic transfer or by U.S. mail to:

**Columbia Bank, P.O. Box 1757, Tacoma, WA 98401**

**How Loan Payments are Applied:** Some clients may see a change in how their payments are applied. Columbia Bank applies payments in the following order: interest, principal, escrow, late fees and other fees/charges.



## TELEPHONE BANKING

### Changes to Telephone Banking

**Telephone Banking Number:** As of 8:00 a.m. on March 14, 2022, please begin using the new telephone banking number of 1-800-304-0050.

**PIN:** Your Telephone Banking PIN will be changed to the last four digits of your Social Security number. We encourage you to change this to a different value using the menu options.

**Menu and Options:** Most of the options you are familiar with will remain available. You may use either the speech recognition menus or those responding to your touch tone keypad.



## SUPPORT

### Support Contact Information

**Hours of Operation:** All branches will continue to operate with the same hours of business.

**Branch Contact Information:** You may continue to use the same phone number to contact your branch.

**Toll-Free Number:** Starting March 14, 2022, you should begin using Columbia Bank's toll-free numbers. Please refer to the back cover of this guide for a list of contact information and support hours.