

# Services and Fees Schedule



## ATM/Debit Card Transaction Fees

Non-CB ATM Fee: Charged when using a non-Columbia Bank ATM or any debit card cash advance to withdraw cash.	\$2.50
Columbia Bank ATMS	No Charge
Foreign Transaction Fee: Charged when using a debit card for an international transaction	1% of the transaction amount in U.S. dollars

## Overdraft Fees

Overdraft Fee: Charged when the balance of your account is insufficient to cover a transaction presented against it but we pay the transaction as allowed by law and our Deposit Account Agreement.	\$35.00 per item
Returned Item Fee: Charged if the balance of your account is insufficient to cover a transaction presented against it and we return the item unpaid.	\$35.00 per item
Continuous Overdraft Charge: 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 can cause Continuous Overdraft Charges. Continuous Overdraft Charges do not apply to business analysis accounts.	\$5.00 per day after the 5th business day

**i** We will not charge you Overdraft Fees for an overdraft of \$10.00 or less. If you overdraw your account by more than \$10.00 on one business day you will be charged an Overdraft Fee or Returned Item Fee for each check, in person withdrawal, or electronic item we pay or return and your account becomes subject to Continuous Overdraft Charges if applicable. The maximum of combined Overdraft Fees, Returned Item Fees and Continuous Overdraft Charges a personal account may be charged on one business day is 180.00 (Does not apply to business accounts).

## Overdraft Protection Fees (Preauthorized Transfers)

Overdraft Transfer from a Deposit Account: Charged to the covered checking account for each transfer from a linked checking, money market, or savings account to cover a daily overdraft balance.	\$10.00 per transfer
Overdraft Transfer from a Line of Credit or Personal Reserve Account: Charged to the covered checking account for each transfer from a line of credit or personal reserve account to cover a daily overdraft balance	\$2.00 per transfer

## Wire Transfer Fees

Incoming Wire: Domestic	\$15.00 each
Incoming Wire: International	\$20.00 each
Outgoing Wire: Domestic	\$25.00 each
Outgoing Wire: International	\$45.00 each
Additional International Wire Fees: Amending Remittance, Cancellation, Tracing, and Fed Wires	\$45.00 each
Wire Advice Requested (by Mail)	\$5.00 each

## Excessive Savings/ Money Market Account Transfer and Withdrawal

Debit Item Fee: During any statement cycle you may not make more than 6 withdrawals or transfers to another account of yours or to a third party by means of a pre-authorized or automatic transfer or 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 maybe closed or the account type maybe changed.	\$5.00 each
---	-------------

## Electronic Transfers

Zelle®: Peer to Peer Transfer	No Charge
Bank2Bank: Transfers between consumer owned accounts at other financial institutions. Next day outbound or typically within minutes (inbound or outbound). Standard (5-7 day) transfer no charge	\$2.00 per transfer

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

<b>Stop Payment Fees</b>	6-Month Online Stop Payment	\$30.00 each
	6-Month Stop Payment	\$35.00 each
	12-Month Online Stop Payment	Unavailable
	12-Month Stop Payment	\$45.00 each
<b>Deposited Item Return Fees</b>	When returned to the original deposit account	\$10.00 each
	When returned to an alternate account or with special handling instructions (including fax, phone, additional copies and/or cash exchange)	\$15.00 each
<b>Miscellaneous Fees</b>	Additional Statement	\$3.00 each
	Cashiers Checks	\$8.00 each
	Money Orders	\$5.00 each
	Non-Customer Check Cashing (not charged for a check drawn on Columbia Bank)	\$10.00 each
	Non-Customer Foreign Currency	\$5.00 per currency type
	Due Diligence Fee: Money Service Business or ATM Operator	\$100.00 per month
<b>Cash/Coin Purchases, Deposit or Exchanges</b>	Cash Purchased (not applicable to consumer accounts)	\$0.001 per \$1
	Rolled Coin	\$0.10 per roll
	Loose Coin; same denomination	\$10.00 per coin bag*
	Loose Coin; unsorted	\$20.00 per coin bag
*Coin bag is defined as: pennies \$50, nickels \$200, and dimes and quarters \$500		
<b>Foreign Drafts</b>	Any Currency	\$35.00 each
	Photo Copy	\$10.00 per copy of item
	Lost or Stolen, Stop Payment	\$75.00 each
<b>Inactive Accounts</b>	A deposit account (checking, savings or money market account) is considered inactive and placed in a dormant status after 12 consecutive months unless you have increased or decreased the amount on deposit, exclusive of interest, fees or other adjustments by us. (Savings accounts opened in the state of California are considered inactive and placed in a dormant status after 24 consecutive months unless you have increased or decreased the amount on deposit, exclusive of interest, fees or other adjustments by us.) An inactive account fee will be assessed beginning 90 days from the date of dormancy unless you provide verbal or written notice to us that you wish to reactivate your account. The bank does not charge the inactive fee for accounts opened in the State of California or for Foundation Accounts, however those accounts will still be subject to maintenance fees where applicable.	\$10.00 per month
<b>Safe Deposit Box Fees</b>	2x5 Size	\$25.00 annually
	3x5 Size	\$35.00 annually
	5x5 or 2x10 Size	\$45.00 annually
	3x10 Size	\$55.00 annually
	4x10 Size	\$65.00 annually
	5x10 Size	\$75.00 annually
	7x10 Size	\$105.00 annually
	10x10 Size	\$120.00 annually
	Billing by Notice Fee (Any Box Size): Charged to be billed by invoice instead of direct debit to a deposit account	\$2.50
	Safe Deposit Box Lost Key Replacement Charge	\$25.00
	Lock Drill and Replacement	Actual Cost
Contents of safe deposit boxes are not FDIC insured.		

## Collections

Domestic (Incoming or Outgoing)	\$30.00 each
Foreign (Incoming, Outgoing, or Return Unpaid)	\$50.00 each
Foreign (Tracing)	\$50.00 each and actual cost of courier or electronic transmission fee

---

## Legal Services

Garnishments, Levies and Notices to Withhold and Deliver	\$125.00 each
Subpoenas	Research and Documentation fees apply

---

## Research and Documentation

General Research and Account Reconciliation	\$50.00 per hour
Copies of Statements	\$3.00 each
Copies of Checks, Withdrawals, and Deposit Slips (research fees may also apply)	\$3.00 each page (8 items per page)
Fax Machine Usage (U.S. Only)	\$6.00 first page, then \$1.00 per page
Photocopying	\$0.50 per page