

Services and Fees Schedule

Additional Statement.....	\$3.00
ATM/Debit Card Transaction Fees	
All Non-Columbia Bank ATMs.....	\$2.50
Debit Card Cash Advance.....	\$2.50
Columbia Bank ATMs.....	No charge
Foreign Transactions.....	1% of transaction amount in U.S. dollars
Cashiers Checks.....	\$8.00 each
Deposited Item Return Fees	
To The Same Account.....	\$10.00
To an Alternate Account or Special Handling.....	\$15.00 (including fax, phone, additional copies and/or cash exchange)
Coin Purchases, Deposit or Exchanges	
Rolled Coin.....	\$0.10 per roll
Loose Coin; same denomination.....	\$10.00 per coin bag*
Loose Unsorted Coin.....	\$20.00 per coin bag
*A coin bag is defined as: pennies \$50, nickels \$200, and dimes and quarters \$500	
Collections (Domestic) Incoming/Outgoing.....	\$30.00 each
Collections (Foreign)	
Incoming/Outgoing.....	\$50.00 each
Return Unpaid.....	\$50.00 each
Tracing.....	\$50.00 each and actual cost of courier/electronic transmission fee
Copies of Items	
Statements.....	\$3.00 each
Checks/Withdrawal/Deposit Slips.....	\$1.00 each item (research fees may apply)
Excessive Savings/Money Market	
Account Transfer and Withdrawal Debit Item Fee.....	\$5.00 each
<i>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 charge 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.</i>	
Fax Machine Usage (U.S. only)	
First Page.....	\$6.00
After First Page.....	\$1.00 per page
Foreign Currency - Non-customer.....	\$5.00 per type of currency
Foreign Drafts	
Any Currency.....	\$35.00 each
Photo Copy.....	\$10.00 per copy of item
Lost or Stolen.....	\$75.00 each
Stop Payment.....	\$75.00 each
Inactive Accounts.....	\$10.00 per month
<i>A checking, savings or money market account is considered inactive after 12 months unless you have increased or decreased the amount on deposit, exclusive of interest, fees or other adjustments by us. If none of the other accounts in which you are listed as an owner have activity performed within the past 12 months, the account in which inactivity exceeds 12 months will incur a fee of \$10.00 per month until activity is performed on the account.</i>	
Legal Services	
Garnishments.....	\$100.00 each
Levies.....	\$100.00 each
Notice to Withhold and Deliver.....	\$100.00 each
Subpoenas.....	Research and copy fees apply
Money Orders.....	\$5.00 each
Non-Customer Check Cashing	
On Us.....	No charge
All Other Checks.....	\$10.00 each
Money Service Business	
Due Diligence Fee.....	\$100.00 per month
Photocopying.....	\$0.50 per page

Research	
Account Reconciliation.....	\$7.50 every 15 minutes
General Research.....	\$10.00 every 15 minutes

Safe Deposit Annual Rental Charges			
2x5.....	\$25.00	5x10.....	\$75.00
3x5.....	\$35.00	7x10.....	\$105.00
5x5.....	\$45.00	10x10.....	\$120.00

2x10.....	\$45.00
3x10.....	\$55.00
4x10.....	\$65.00
Billing By Notice Fee (Any Box Size).....	Add \$2.50
Safe Deposit Box Lost Key Replacement Charge.....	\$25.00
Safe Deposit Box Lock Drill and Replacement.....	Actual cost <i>Contents of safe deposit boxes are not FDIC insured.</i>

Stop Payment Fee	
6 months.....	\$35.00 each
12 months.....	\$45.00 each
<i>(12 month stop payment request unavailable online)</i>	

Wire Advice Requested by Mail.....	\$5.00 each
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Wire Transfers (Domestic)	
Outgoing.....	\$25.00 each
Incoming.....	\$15.00 each

Wire Transfers (International)	
Outgoing.....	\$45.00 each
Amending Remittance.....	\$45.00 each
Cancellation.....	\$45.00 each
Tracing.....	\$45.00 each
Fed Wires.....	\$45.00 each
Incoming.....	\$20.00 each

Overdraft Fee & Returned Item Fee.....	\$35.00 per item
<i>Overdraft Fee: An overdraft fee is 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.</i>	

Returned Item Fee: A returned item fee is charged if the balance of your account is insufficient to cover a transaction presented against it and we return the item unpaid.

We will not charge you a fee 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 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.

Continuous Overdraft Charge.....	\$5.00 per day after the 5th business day
<i>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. Continuous Overdraft Charges do not apply to business analysis accounts.</i>	

Personal Account Maximum Daily Overdraft / Returned Item Fee.....	
	\$180.00 per business day
<i>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.)</i>	

Overdraft Protection Fees; Pre-Authorized	
Overdraft Transfer from a Deposit Account ...	\$10.00 per transfer
<i>A \$10.00 fee is assessed to the covered checking account for each transfer from a linked checking, money market or savings account to cover a daily overdraft balance.</i>	

*Overdraft Transfer from Personal Line of Credit /
Personal Reserve Account.....* \$2.00 per transfer
A \$2.00 fee is assessed to the covered checking account for each transfer from a personal line of credit or personal reserve account to cover a daily overdraft balance.

