

# Business Account Transition Charts



If your current account is:

## Business Checking, Main Street Checking, Relationship Checking or a Client Trust Account

Your new Columbia Bank account will be:

### Business Growth Checking

- \$10 monthly maintenance fee. Waived with one of the following<sup>1</sup>:
  - \$2,500 minimum daily balance
  - 10 debit card transactions per month
- Transaction Charges<sup>2</sup>  
First 200 transactions are free each month. \$0.35 per transaction after the first 200
- Cash Deposited  
First \$7,500 per month is free. \$0.20 per 100 after the first \$7,500
- ATM Charges<sup>3</sup>:
  - Columbia Bank ATMs: No charge
  - Non-Columbia Bank ATMs: \$2.50

**Temporary Waiver of Fees:** The monthly maintenance fee, cash deposited fees and transaction charges associated with this account will be waived through April 2018. This waiver period will allow you the opportunity to review your business activity to determine a business checking product that best meets your needs. During this analysis, your branch may contact you to recommend a move to a different product.

**Permanent Waiver of Fees:** The maintenance fees, transaction charges and cash deposited fees will be waived for converted Relationship Checking and Client Trust account holders.

If you believe this account choice does not meet your needs, please contact your local branch to explore alternative account options.

If your current account is:

## Analyzed Business Checking, Analyzed Business Specialty Checking or Analyzed Business Interest Checking\*

Your new Columbia Bank account will be:

### Commercial Business Checking

- \$15 monthly maintenance fee
- Earnings Credit based on investable balances
- Credits Posted: \$0.35 each
- Debits Posted: \$0.18 each
- Deposited Items: \$0.10 each
- ACH Items Posted: \$0.14 each
- Cash Deposited/Sold: \$0.001 per \$1
- Rolled Coin Purchased: \$0.10 per roll
- Loose Coin Deposited: \$20.00 per bag
- Sorted Coin Deposited: \$10 per coin bag
- Uncollected Funds Usage: Prime + 5.00%
- Deposit Assessment: \$0.013 per 100
- ATM Charges<sup>3</sup>:
  - Columbia Bank ATMs: No charge
  - Non-Columbia Bank ATMs: \$2.50
  - No charge for point of sale

**Temporary Waiver of Fees:** The account analysis activity associated with this account will be waived through March 2018.

If you believe this account choice does not meet your needs, please contact your local branch to explore alternative account options.

\*Converted Analyzed Business Interest Checking accounts will a) have current deposit interest rates honored after conversion and b) carry the same terms as Commercial Business Checking but will be named Business Interest Checking Analyzed to denote the payment of interest.

If your current account is:

## Business Specialty Money Market, Business Large Depositor Money Market or Business Continental Money Market

Your new Columbia Bank account will be:

### Business Relationship Money Market<sup>5</sup>

- \$10 monthly maintenance fee. Waived with \$1,000 daily minimum balance<sup>1</sup>
- No minimum daily balance required to earn interest (see enclosed rate sheet)
- ATM transaction charges<sup>3</sup>:
  - Columbia Bank ATMs: No charge
  - Non-Columbia Bank ATMs: \$2.50

**Temporary Waiver of Fees:** The monthly maintenance fee associated with this account will be waived through April 2018.

If you believe this account choice does not meet your needs, please contact your local branch to explore alternative account options.

If your current account is:

## Business Interest Checking, DDM Specialty Int Chk\* or DDM Bus Int Chk\*

Your new Columbia Bank account will be:

### Business Interest Checking

- \$20 monthly maintenance fee Waived with one of the following<sup>1</sup>:
  - \$7,500 minimum daily balance
  - \$15,000 relationship balance
- \$1,000 minimum daily balance to earn interest (see enclosed rate sheet)
- Transaction charges<sup>2</sup>  
First 150 transactions per month are free. \$0.35 per transaction after the first 150
- Cash Deposited:  
First \$7,500 per month is free. \$0.20 per \$100 after the first \$7,500
- ATM Charges<sup>3</sup>:
  - Columbia Bank ATMs: No charge
  - Non-Columbia Bank ATMs: \$2.50

**Temporary Waiver of Fees:** The monthly maintenance fee, cash deposited fees and transaction charges associated with this account will be waived through April 2018. This waiver period will allow you the opportunity to understand the requirements to waive those fees on your new account.

If you believe this account choice does not meet your needs, please contact your local branch to explore alternative account options.

\*Converted DDM Specialty Int Chk and DDM Bus Int Chk accounts will have maintenance fees, cash deposited fees and transaction charges waived indefinitely, with current deposit interest rates honored after conversion to Business Interest Checking.

If your current account is:

## Business Money Market

Your new Columbia Bank account will be:

### Transitioning as is<sup>5</sup>

- Your account details will remain the same

If your current account is:

## Business Savings or Relationship Savings

Your new Columbia Bank account will be:

### Business Savings<sup>5</sup>

- \$3 monthly maintenance fee. Waived with \$500 minimum daily balance.<sup>1</sup>
- \$1 per debit over three if the balance is less than \$500
- Daily balance earns interest (see enclosed rate sheet)

**Temporary Waiver of Fees:** Temporary Waiver of Fees: The monthly maintenance fee and transaction fees associated with this account will be waived through April 2018.

If you believe this account choice does not meet your needs, please contact your local branch to explore alternative account options.

If your current account is:

## IOLTA OR, IOLTA WA or IOLTA CA

Your new Columbia Bank account will be:

### Transitioning as is

- See enclosed rate sheet

## Business Account Disclosures

1. Each requirement to waive the monthly maintenance fee must occur within the statement cycle. Debit card transactions 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. Relationship Balances are calculated using the daily balance of all deposit accounts and outstanding balances on loans as of the last business day in the statement cycle. Includes deposit accounts and loans held at Columbia Bank under the same name and tax ID.
2. Transactions include deposits, deposited items, checks, withdrawals, ACH credits and ACH debits.
3. You may be subject to international service charges and surcharges on non-Columbia Bank ATMs.
4. Subject to credit approval.
5. 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 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.