

Nonprofit and Healthcare Account Transition Charts



If your current account is:

Nonprofit Basic* or Nonprofit Checking**

Your new Columbia Bank account will be:

Community Nonprofit Checking

- No monthly maintenance fee
- No transaction charges¹
- No cash deposited fees
- Up to 150 transactions per month
- Up to \$7,500 in cash deposited per month

*Fees for Business Online Banking (including per user charges) will continue to be waived for converted Nonprofit Basic accounts.

** Fees for Business Online Banking (including per user charges) and fees for ACH processing or Business Bill Pay services will continue to be waived for converted Nonprofit Checking accounts.

If your current account is:

Basic Dental Bundle* or Advanced Dental Bundle*

Your new Columbia Bank account will be:

Healthcare Banking Account

- \$25 monthly maintenance fee
Waived with any of the following²:
- Active merchant services account
- \$5,000 minimum daily balance
- \$15,000 relationship balance
- Transaction charges
First 500 transactions are free each month. \$0.35 per transaction after first 500¹
- Cash deposited
First \$15,000 per month is free.
\$0.20 per \$100 after the first \$15,000

*Fees for Business Online Banking (including per user charges), Business Mobile Banking, Business Bill Pay and Remote Deposit (one scanner only) will be waived for converted Basic Dental Bundle and Advanced Dental Bundle accounts.

Temporary Waiver of Fees: The monthly maintenance fees, 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 minimum requirements of your new account.

If your current account is:

Nonprofit Advanced*, Nonprofit Interest Checking or Nonprofit Checking Plus**

Your new Columbia Bank account will be:

Advanced Nonprofit Checking

- \$25 monthly maintenance fee
Waived with any of the following²:
- Active merchant services account
- \$5,000 minimum daily balance
- \$15,000 relationship balance
- Transaction charges
First 500 transactions are free each month. \$0.35 per transaction after the first 500¹
- Cash deposited
First \$15,000 per month is free.
\$0.20 per \$100 after the first \$15,000
- Earn interest with a minimum daily balance of \$1,000 (see enclosed rate sheet)

*Fees for Business Online Banking (including per user charges), Business Bill Pay and incoming wire transfers will continue to be waived for converted Nonprofit Advanced accounts.

**Fees for Business Online Banking (including per user charges), ACH processing and fees for Business Bill Pay or Remote Deposit services will continue to be waived for converted Nonprofit Checking Plus accounts.

Temporary Waiver of Fees: The monthly maintenance fees, 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 minimum requirements of your new account.

If your current account is:

Dental Bundle Savings

Your new Columbia Bank account will be:

Healthcare Savings³

- No monthly maintenance fee
- Daily balance earns interest (see enclosed rate sheet)

Nonprofit and Healthcare Account Disclosures

1. Transactions include deposits, deposited items, checks, withdrawals, ACH credits and ACH debits.
2. 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. "Active Merchant Account" requires merchant deposits or fees from a Columbia Bank Merchant Services account to post to the Healthcare Banking or Advanced Nonprofit Checking account within the statement cycle.
3. 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.