

## Questions and Answers

**P** = Applies to Personal accounts

**B** = Applies to Business accounts

### Telephone Banking

**P** Will I have access to a telephone banking system after the transition?

**B**

Yes, all customers will have access to the Columbia Telephone Banking system beginning Monday, March 12, 2018. You may access the system by dialing 1-800-304-0050. Your PIN will be the last four digits of your Social Security number or EIN. We encourage you to change this to a different value by selecting the PIN change option from the main menu.

**P** Will my Telephone Banking PIN change?

**B**

Your Telephone Banking PIN will be changed to the last four digits of your Social Security number or EIN as of 8:00 a.m. on March 12, 2018. We encourage you to change this to a different value by calling 1-800-304-0050 and selecting the PIN change option from the main menu.

**P** Will menus and options change?

**B**

The menus and options will change, however 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.

### SMS Text Banking

**P** Will SMS text banking be available?

**B**

Yes, text banking is available in Columbia Connect.

**P** Will I need to re-enroll in SMS text banking?

**B**

Yes, you will need to re-enroll in text banking once you have completed your first-time login to Columbia Connect. Enrollment instructions will be available in the Conversion Center at [www.columbiabank.com](http://www.columbiabank.com)

**P** Will the SMS text banking number change?

**B**

No, the text banking number will remain the same.

**P** Will the commands for SMS text banking change?

**B**

No, the text banking commands will remain the same.

# Personal Account Transition Charts

If your current account is:

## PCB Gold, PCB Silver, PCB Bronze, PCB Bronze eStmt, 55 Plus or Free Checking Seattle

Your new Columbia Bank account will be:

### Neighborhood Account

- \$5 Monthly maintenance fee.\*  
Waived with one of the following<sup>1</sup>:
  - \$2,500 minimum daily balance
  - 10 debit card transactions
  - One direct deposit
  - Student ID or Military ID on record<sup>2</sup>
  - Age 62 and older
- ATM transaction charges<sup>3</sup>:
  - Columbia Bank ATMs: No charge
  - Non-Columbia Bank ATMs: \$2.50
- \$3 paper statement fee.\*  
Waived with enrollment in eStatements<sup>4</sup> or if age 62 and older.

**Temporary Waiver of Fees:** The monthly maintenance fee and paper statement fee 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, contact your local branch to discuss changing your account.

\*Monthly maintenance fees and paper statement fees will be waived for converted 55 Plus account holders.

If your current account is:

## PC Checking, Continental Now, Interest Checking Seattle, Premium Interest Checking Seattle or DDM Personal Int Chk

Your new Columbia Bank account will be:

### Relationship Account

- \$20 monthly maintenance fee  
Waived with one of the following<sup>1</sup>:
  - \$10,000 minimum daily balance
  - \$25,000 minimum combined balances<sup>5</sup>
- ATM transaction charges<sup>3</sup>:
  - Columbia Bank ATMs: No charge
  - Non-Columbia Bank ATM fees refunded<sup>6</sup>
- 3 complimentary boxes of checks per year<sup>7</sup>
- Up to a \$25 refund on annual Safe Deposit box rental<sup>8</sup>
- No paper statement fee
- Earn interest on balances above \$2,500 (see enclosed rate sheet)
- Interest earnings are calculated daily and paid/compounded monthly

**Temporary Waiver of Fees:** The monthly maintenance fee 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, contact your local branch to discuss changing your account.

If your current account is:

## Personal Savings

Your new Columbia Bank account will be:

### Everyday Savings<sup>9</sup>

- \$3 monthly maintenance fee  
Waived with one of the following<sup>1</sup>:
  - \$300 minimum daily balance
  - Monthly automatic transfer of \$25 or more from another Columbia Bank account
- 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
- \$3 paper statement fee.  
Waived with enrollment in eStatements<sup>4</sup> or for age 17 and younger\*
- No monthly maintenance fee or paper statement fee for minors age 17 years and younger\*
- \$1 charge for each debit after the first three if balance is less than \$300
- Interest earnings are calculated daily and paid/compounded monthly

**Temporary Waiver of Fees:** The monthly maintenance fee and paper statement fee 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, contact your local branch to discuss changing your account.

\* Minor must be primary account holder.

If your current account is:

## Continental Money Market or Personal Money Market

Your new Columbia Bank account will be:

### Personal Money Market<sup>9</sup>

- \$10 monthly maintenance fee  
Waived with \$1,000 minimum daily balance<sup>1</sup>
- Tiered interest earnings are calculated daily and paid/compounded monthly (see enclosed rate sheet)
- ATM transaction charges<sup>3</sup>:
  - Columbia Bank ATMs: No charge
  - Non-Columbia Bank ATMs: \$2.50
- No paper statement fee

**Temporary Waiver of Fees:** The monthly maintenance fee 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 you believe this account choice does not meet your needs, contact your local branch to discuss changing your account.

---

## Personal Account Disclosures

1. Each requirement to waive the monthly maintenance fee must occur within the statement cycle. Debit card transactions and direct deposits 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.
2. Student IDs and Military IDs presented after March 12, 2018 will have the monthly maintenance fee waived for five years from initial date of presentment.
3. You may be subject to international service charges and surcharges on non-Columbia Bank ATMs.
4. Requires enrollment in Columbia Connect online banking. Please refer to our Online Terms and Conditions for more information.
5. Combined balances are calculated using the daily balance of all deposit accounts and outstanding balances on loans as of the business day prior to the last business day in the statement cycle. Includes deposit accounts and loans held at Columbia Bank with similar ownership. Does not include residential mortgage loans.
6. Refunds are processed on the next business day when the fees post to your Relationship Account. All non-Columbia Bank ATM fees will be refunded if assessed by Columbia Bank. Up to \$15 in non-Columbia Bank ATM surcharges assessed by ATM operators will be refunded per statement cycle. Accounts must be open and in good standing on their statement cycle date to receive refund benefits.
7. Must be single Columbia Bank style checks. Benefit renews each calendar year.
8. Requires automatic payment from a Relationship Account. Credit is applied as a refund on the next business day. One credit may be applied to one Relationship Account per year. Accounts must be open and in good standing on their statement cycle date to receive refund benefits.
9. 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 to 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.

Please refer to the Services and Fees Schedule for additional fees that may be assessed against your account.