

Questions and Answers

P = Applies to Personal accounts

B = Applies to Business accounts

General

P **B** **When will the transition to Columbia Bank accounts and services occur?**

The transition is scheduled for the weekend of March 9, 2018. However, the changes to your accounts and services will not be noticeable until Monday, March 12, 2018.

P **Will the business hours at my branch change?**

B All branches will retain the same hours of operation after the transition. However, there are some branches that will be consolidating due to the close proximity of Columbia Bank and former Pacific Continental Bank branches. The following is a list of consolidations and timelines:

- The former Pacific Continental Bank Fox Tower branch at 805 SW Broadway, Suite 780 in Portland will close Friday, March 9, 2018 at 3:00 p.m. Accounts will be transferred to the Columbia Bank Portland Broadway branch at 1000 SW Broadway.
- The Columbia Bank Eugene West branch at 874 Seneca Road will close Friday, March 9, 2018 at 3:00 p.m. Accounts will be transferred to the former Pacific Continental Bank West 11th branch at 2400 West 11th Avenue in Eugene.
- The Columbia Bank Eugene North branch at 1005 Green Acres Road will close Friday, March 9, 2018 at 3:00 p.m. Accounts will be transferred to the former Pacific Continental Bank Olive branch at 111 West 7th Avenue in Eugene.
- The Columbia Bank Beaverton branch at 3600 SW Cedar Hills Boulevard will close Friday, March 9, 2018 at 3:00 p.m. Accounts will be transferred to the former Pacific Continental Bank Beaverton branch at 12255 SW 1st Street.
- The Columbia Bank MLK & Main branch at 1234 SE Martin Luther King Jr. Blvd in Portland will close on Friday, March 23, 2018 at 3:00 p.m. All accounts will be transferred to the former Pacific Continental Bank Portland Convention Center branch at 717 NE Grand Ave in Portland.
- The Columbia Bank Vancouver Main branch at 500 E Broadway will close on Friday, March 23, 2018 at 3:00 p.m. All accounts will be transferred to the former Pacific Continental Bank Vancouver Downtown branch at 101 E 6th Street, Suite 100. This branch will extend hours to Monday – Thursday from 9:00 a.m. – 5:00 p.m. and Friday from 9:00 a.m. – 6:00 p.m.

P **Will the phone number of my branch remain the same?**

B All branch phone numbers will remain the same and consolidated branch phone numbers will automatically forward to the new branch.

P Will the Bank's toll-free number remain the same?

B Toll-free numbers will change as of March 12, 2018. Please review the list on the back cover of this guide for important contact information or visit the contact us page at www.columbiabank.com.

P Will any of my current services be unavailable during the transition weekend?

B We have worked to minimize the impact to your services throughout the transition. However, a small number of systems will experience reduced functionality or will be unavailable for periods of time throughout transition weekend. For a list of service interruptions, please see page 8.

P When will call center support be available?

B For a complete list of call centers and their operating hours, please refer to the back cover of this guide.

P Who can I contact for help throughout the transition?

B A number of resources are available to assist you throughout the transition. Please refer to the list on the back cover for contact information.

Account Information

P Will my account number change?

B No, account numbers will not change over transition weekend unless you were previously notified in October, 2017.

P Will my routing number change?

B Yes, your routing number will change to 125108272 on March 12, 2018. However, items with the former Pacific Continental Bank routing number will continue to be routed and processed correctly.

P After the transition, can I still use my Pacific Continental Bank, Century Bank, Capital Pacific Bank or Foundation Bank checks?

B You may continue using Pacific Continental Bank checks until they run out. You will then need to order Columbia Bank checks.

For Century Bank, Capital Pacific Bank or Foundation Bank checks, unless you were contacted in October to order new checks, you may continue to use your current supply of checks until they run out. You will then need to order Columbia Bank checks.

P Will the features of my account remain the same?

B Some of the features of your account will change. To review the details of your new Columbia Bank account, please read the Account Transition Charts that begin on pages 37, 43 and 51.

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P Will fees change?

B While some fees have already changed to reflect those offered at Columbia Bank, additional fees will change as of March 12, 2018. Please review the Account Transition Charts beginning on pages 37, 43 and 51, as well as the Services and Fees Schedule enclosed with this mailing for a detailed list.

P Will my statement date change?

B You will receive a final statement for your Pacific Continental Bank accounts ending on March 9, 2018. Your new statement dates will be as follows:

- **Personal Checking statements** 20th of each month
- **Personal Savings statements** 25th of each quarter-end
- **Business Checking statements** Month-end
- **Business Savings statements** 25th of each quarter-end (March, June, September, December) or monthly if there is activity.

P Will the information on my statement change?

B Although the appearance of your statement will change, the account detail and content will remain the same.

P Will my branch still be able to provide my transaction history and print copies of checks that were processed prior to March 12, 2018?

B Yes, your branch will still be able to provide transaction history and print copies of checks processed prior to March 12, 2018.

P Will my automatic transfers between accounts continue?

B Online Banking Transfers:

If your automatic transfers were created using the current online banking systems, they will not continue. You may re-establish your transfers through Columbia's online banking systems as of 8:00 a.m. on Monday, March 12, 2018. Be sure to make notes regarding the details of these transfers prior to the transition so you can set them up in the new systems.

Branch Transfers:

All automatic withdrawal and deposit functions between your accounts that were initiated through your branch and were not created through the online banking systems will continue without interruption. If you need to change or delete a recurring transfer that was set up at a branch, you may contact your local branch or any of our customer care centers.

P Will my automatic payments and direct deposits continue?

B Yes, all automatic payments and direct deposits will continue to be received and processed as usual.

P Will my CD change?

B Your CD will continue with its current term and rate until maturity. You will receive a notice regarding any changes to your CD prior to renewal.

P I already had accounts with Columbia Bank prior to the merger.

B With my Pacific Continental Bank accounts, my deposit totals will be more than \$250,000.00. Will I still be covered by FDIC Insurance?

Your transferred deposits were separately insured from any accounts you already had at Columbia Bank for at least six months after the date of the merger (Wednesday, November 1, 2017). This grace period gave you a chance to restructure your accounts, if necessary, to make sure you have 100% FDIC coverage.

Time Deposits (CDs) transferred to Columbia Bank are separately insured until the earliest maturity date after the end of the six-month grace period.

Time Deposits (CDs) that matured during the six-month grace period and were renewed for the same term in the same dollar amount (either with or without accrued interest) continue to be separately insured until the first maturity date after the six-month grace period.

If a Time Deposit (CD) matured during the six-month grace period and was renewed on any other basis, it was separately insured only until the end of the six-month grace period.

Loans & Lines of Credit

P Will my existing loan or line of credit account number and information change?

B No, your loan or line of credit number and information will remain the same. A limited number of clients will have a change in their loan account numbers. Those affected will receive a separate notification.

P Will the terms of my loan or line of credit change?

B No, the terms of most loans or lines of credit will remain the same. A small number of Balance Plus accounts will have a change in loan terms. Those clients affected will receive separate communications detailing the changes to their accounts.

P Will my automatic loan payments continue without interruption?

B Automatic payments from your former Pacific Continental Bank deposit account to your loan account will continue without interruption if they were not established in an online banking system.

Automatic payments from external accounts to your Pacific Continental Bank loan account should continue without interruption.

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P Will my loan or line of credit account statement change?

B Although the appearance of your statement will change, the account details and content will be similar. Clients with auto-pay will no longer receive a loan payment notice. The following accounts will change from being due 21 days after the statement is cut to 25 days after:

- Balance Plus
- Home Equity Line of Credit
- Business Balance Plus
- Professional Line of Credit

P Will my loan payments be applied to my account in the same manner?

B Some clients may see a change in how their payments are applied. Columbia Bank applies payments in the following order: interest, principal, escrow, late fees and other fees/charges.

P How do I apply for a loan?

B Visit your local branch, contact your banker or visit www.columbiabank.com.

Personal Online Banking and Businesses Without Additional Services

P Will my Online Banking login information change?

B No, you will continue to use your current user ID and password for your first login, at which time you will be prompted to establish a new password.

P How will I access my new online banking?

B



As of 8:00 a.m. on Monday, March 12, 2018, you may access the Columbia Connect online banking system from the online banking box in the upper left corner of our home page at www.columbiabank.com. Please be sure "Columbia Connect" is selected from the drop-down box. First-time login instructions will be mailed to you and will also be available at www.columbiabank.com.

P What accounts will I be able to view in Columbia Connect?

B The accounts that you see today in Online Banking will be available for viewing after the transition. In limited circumstances, some accounts may not be displayed. You will be contacted prior to the transition with alternatives.

P Will I see my previous transaction history in Columbia Connect?

B Yes, 90 days of transaction history will be available for viewing within Columbia Connect.

P Will I be able to view my previous online statements in
B Columbia Connect?

Yes, 24 months of statements will be available.

P Will I be able to view images of my paid checks in
B Columbia Connect?

Images of checks that cleared your account prior to March 12, 2018 will not be available for viewing. If you would like to retain a copy of a check that cleared your account prior to that date, you may wish to print it out prior to the transition weekend. All images of checks that clear your account as of March 12, 2018, will be available for viewing for 12 months. You may also contact your local branch or the Customer Care Center for images from the past seven years.

P Will automatic transfers I set up in Online Banking convert to
B Columbia Connect?

No, you will need to re-establish these transfers through Columbia Connect as of March 12, 2018. We recommend making notes regarding the details of these transfers so you can set them up in the new system.

P Will external transfers setup in Online Banking convert to
B Columbia Connect?

No, if you are utilizing external transfers, you will need to enroll in Columbia's Bill Pay in order to continue using this feature. These transfers will need to be re-established in the Bill Pay system.

P Will I still be able to use Quicken/QuickBooks with
B Columbia Connect?

Yes, Quicken and QuickBooks are available for use with Columbia Connect. We recommend that you download your most recent activity prior to 5:00 p.m. on Friday, March 9, 2018. This will ensure your activity is up-to-date prior to the start of the transition. There are a few steps necessary to connect your Quicken/QuickBooks to the Columbia Connect online banking system after the conversion is complete. Instructions will be available in the Conversion Center at www.columbiabank.com.

P Will I continue to receive online statements?

B Although viewing of statements is available to all Columbia Connect users, if you are currently enrolled in online statements today, you will need to re-enroll from within Columbia Connect or you will begin receiving paper statements in the mail. Please refer to the first-time login instructions for steps to enroll in eStatements.

P Will my account alerts remain?

B No, you will need to re-establish your alerts. Please visit the Conversion Center at www.columbiabank.com for instructions on how to set up alerts.

P Will my account nicknames remain?

B Yes, account nicknames you have established will appear in the new system.

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Personal Bill Pay

P **Will my Bill Pay information transition to Columbia's Bill Pay system?**

All payees and scheduled payments will transfer to Columbia's Personal Bill Pay. eBills will not transfer and will need to be re-established beginning March 12, 2018.

P **How will I log into Personal Bill Pay?**

Once you have logged into Columbia Connect, select the "Pay Bills" tab from the menu on the left side of the page. You will automatically be logged into the Personal Bill Pay system.

P **Will my payee list convert to Columbia's Personal Bill Pay?**

Yes, your payee list will be converted automatically.

P **I have recurring payments scheduled. Will these payments be transferred to Columbia's Personal Bill Pay system automatically?**

Yes, your recurring payments will be converted automatically, however, we encourage you to confirm recurring payments to ensure accuracy.

P **Will my bill payments still be withdrawn from my account in the same manner they are today?**

Columbia's Personal Bill Pay system uses both electronic and paper check payment methods. If your bill payment is being made electronically, the funds are taken from your account on the date you scheduled the bill payment to be completed. If your bill payment is being made by paper check, the check will be mailed to the recipient 2-3 days prior to the date you scheduled the bill payment to be completed in order to ensure the recipient receives the check by the specified date. For paper check payments, the funds will be removed from your account on the date the check clears your account.

P **Will my bill payment history transition to Columbia's Personal Bill Pay system?**

No, bill payment history will not transition. Completed bill payments can be viewed on your monthly checking account statements.

Mobile Banking

P **Can I still use the Columbia Bank – PCB mobile app on my phone?**

B No, you should remove the Columbia Bank - PCB mobile app from your phone on Saturday, March 10, 2018. Beginning Monday, March 12, 2018, you can download the Columbia Bank mobile app. Your first time login may be completed using the app on your mobile device or by visiting www.columbiabank.com on your computer.

Q What devices does Columbia's mobile banking work with?

A You may access Columbia Connect using any smartphone with web access or SMS capabilities. There are also Columbia Bank apps available for iPhone®, iPad®, and mobile phone or tablet for Android™.

iPhone and iPad are trademarks of Apple Inc., registered in the U.S. and other countries. Android is a trademark of Google Inc.

Q Does Columbia Bank offer mobile deposit?

A Yes, if you download the Columbia Bank app after March 12, 2018 and are over 18 years of age, you will automatically be granted access to mobile deposit with enrollment in Columbia Connect.

Q Will mobile deposit cutoff times for same day credit change?

A No, the mobile deposit cutoff time will remain at 6:00 p.m. Pacific Time.

Q Will mobile deposit limits remain the same?

A The standard daily limit will remain the same.

Q Where can I find more information about Columbia Connect?

A Please visit www.columbiabank.com/connect.

VISA® Debit Cards

Q Will my VISA Debit Card still work?

A Yes, all Pacific Continental Bank VISA debit cards will continue to work with your existing Personal Identification Number (PIN) without interruption.

Sometime following the transition, we will reissue you a new debit card. Your new card will come with instructions on how to activate the card and will provide you with the date your current card will be de-activated. When you call to activate your new card, you will be prompted to choose a new PIN. If you wish to continue using your old PIN, you simply need to enter it when prompted.

Q Does Columbia Bank charge a fee for international transactions?

A No, Columbia Bank does not charge any additional International Assessment fees however, the 1% fee charged by VISA does still apply.

Q Will automatic payments and transfers linked to my current VISA debit card continue?

All automatic payments and transfers linked to your Pacific Continental Bank VISA debit card will continue without interruption. Once you receive the new Columbia Bank debit card, service providers will need to be contacted regarding the new card number and expiration date.

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P **Will the daily limits on my VISA debit card change?**

B Yes, as of March 12, 2018, VISA debit card daily limits will be:

- \$600 at an ATM
- \$1,000 for PIN-based transactions
- \$3,000 for VISA personal debit card signature-based transactions
- \$5,000 for VISA business debit card signature-based transactions

Peer to Peer (P2P) dollar and frequency limits are as follows:

- \$3,000 or available balance, whichever is less, per transaction
- \$3,000 or available balance, whichever is less, per day
- \$15,000 per week
- 10 transactions per day

P2P limits apply separately when transactions are processed as credit or debit.

P **At what time of day will the daily limit on my ATM or VISA debit card reset?**

B

Your daily limit will reset at 12:00 a.m. Pacific Time each morning.

ATM

P **Will ATM fees change?**

B Some ATM fees may change. Please refer to the Account Transition Charts and Services and Fees Schedule enclosed with this mailing.

P **Will I still have access to the MoneyPass Surcharge-Free ATM Network?**

B

No, access to MoneyPass will discontinue as of March 9, 2018. You will however, enjoy free access to Columbia's network of ATMs throughout Oregon, Washington and Idaho. Visit www.columbiabank.com/locations to find the ATM nearest you.

P **Will I be able to make deposits at ATMs?**

B

Yes, you will be able to make deposits using your Pacific Continental Bank ATM or debit card at any Columbia Bank ATM that accepts deposits.

Overdraft Protection

P **B** **Will I continue to have overdraft protection from my deposit account or line of credit?**

Yes, if you currently have overdraft protection from a deposit account or a line of credit, you will continue to enjoy this service at Columbia Bank. When an overdraft transfer occurs, the transfer fee will be assessed to the account that the funds are being transferred to.

P **What other overdraft protection options will I receive?**

B Beginning March 12, 2018, if your account is not enrolled in overdraft protection from a line of credit, your account will automatically be enrolled in Columbia's Overdraft Coverage Program for checks and ACH. The Overdraft Coverage Program is designed to cover items that would otherwise have been returned for insufficient funds.

Personal Clients

Please refer to the "Personal Overdraft Protection Options" sheet enclosed with this mailing for more information and to review all available options.

Business Clients

Please contact your branch to discuss additional overdraft protection options for your business account.

P **B** **Will I have access to overdraft protection for everyday debit card and ATM transactions?**

Personal Clients

Yes, Columbia Bank offers this service. To enroll, please sign and return the form titled "What you need to know about Overdrafts and Overdraft Fees" enclosed with this mailing.

Business Clients

The Overdraft Coverage Program automatically covers these transactions for business customers. You do not need to take any action for this coverage.

P **B** **Will I see my Overdraft Coverage Program funds in my available balance when I check my balance at the ATM, in online banking or in mobile banking?**

No, you will not see the Overdraft Coverage Program balance at the ATM, in online banking or in mobile banking.

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Online Banking for Businesses with Additional Services (PCB Online Banking Plus)

If your business uses the following additional services, you will access your accounts through Columbia's Business Online Banking system:

- ACH Origination
- Wire Origination
- Has more than one online banking user for the same business online banking relationship
- Positive Pay
- Business Bill Pay

B Will my Online Banking Plus login information change?

Yes, if you have logged into Online Banking Plus within the past six months, your online banking information will be transferred to Columbia's Business Online Banking system. You will receive a user ID, organization ID and temporary password in two separate mailings prior to February 20, 2018. You will need the user ID, organization ID and temporary password to log into Business Online Banking for the first time.

If you have not received your user ID, organization ID or your temporary password by February 26, 2018, please contact the Treasury Management Services team at 1-877-305-7125.

B How will I access my new Business Online Banking?



As of 8:00 a.m. on Monday, March 12, 2018, you may access Columbia's Business Online Banking from the Online Banking box in the upper left corner of our home page at www.columbiabank.com. Please be sure to select "business" from the drop-down box.

Your login credentials will be mailed to you in two separate mailings beginning the week of February 5, 2018. Once you have received your organization ID, user ID and temporary password, you may log into Business Online Banking to become familiar with the new system. You will not see balances or transactions until March 12, 2018, when the conversion is complete. If you have not received all credentials by February 26, 2018, please contact your Treasury Management Services team at 1-877-305-7125.

B What opportunities will I have to learn the Business Online Banking system?

There are several options for learning the new system. You can:

- Watch a pre-recorded WebEx. These will be available after February 1, 2018 in the Conversion Center at www.columbiabank.com.

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- Attend one of several live WebEx sessions. Detailed information on dates and times will be emailed to you. For more information, please contact Treasury Management Services at 1-877-305-7125.
 - Visit the Conversion Center at www.columbiabank.com for a library of online banking user guides in the Treasury Management section.

B Will current administrators in Online Banking Plus need to setup their users in Columbia's Business Online Banking?

No, all users that currently have access in Online Banking Plus will transfer over to Business Online Banking and will have the same access. Once each user receives their organization ID, user ID and temporary password in the mail, we encourage them to login and verify their access, accounts and the user setup. You will not see balances or transactions in Columbia's Business Online Banking until March 12, 2018.

If your access, accounts or user information is incorrect or you have any questions about navigating the system, please contact your Treasury Management Services team at 1-877-305-7125.

B Will current administrators in Online Banking Plus still be able to add or change user access in Columbia's Business Online Banking?

For added safety and security of your accounts and services, the Treasury Management Services team will assist you in adding new user access. You will still be able to edit existing user access, which includes changing account access, clearing or changing passwords, and locking or unlocking users. You can reach your Treasury Management Services team by calling 1-877-305-7125.

B How do I request a change to my Business Online Banking services?

Making changes to your services such as adding users or accounts is easy. Simply call your Treasury Management Services team and they will walk you through the process. In most cases, it will be a simple form to sign and return to the Treasury Management Services team and they will do the rest. You can reach Treasury Management Services by calling 1-877-305-7125.

B Will I still enjoy access to online statements in Business Online Banking?

Yes, 18 months of statements will be available for viewing in Business Online Banking. This will include checking, savings and analysis statements. The most recent 18 months of statements will always be available. Although statements are available for viewing online, if you are also receiving paper statements, they will continue to be mailed to the mailing address on your account.

B Will I see my previous transaction history in Business Online Banking?

Transaction history will begin accruing as of March 12, 2018. As transactions increase, 90 days of rolling history will be available.

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B **Will I be able to view images of paid checks in Columbia's Business Online Banking system?**

Yes, images of checks that have been paid on your account from March 12, 2018 forward will be available for viewing for up to seven years.

B **When will my current Online Banking Plus no longer be available?**

Online Banking Plus will be unavailable beginning at 5:00 p.m. on Friday, March 9, 2018. Beginning at 8:00 a.m. on Monday, March 12, 2018, you will use Columbia's Business Online Banking.

B **Will the alerts I have set up transfer to Columbia's Business Online Banking system?**

No, you will need to establish new alerts in Columbia's Business Online Banking system. Visit the Treasury Management section of the Conversion Center at www.columbiabank.com for instructions on setting these up.

B **Will scheduled, recurring or external transfers convert to Columbia's Business Online Banking system?**

No, you will need to establish new recurring transfers in Columbia's Business Online Banking system as of March 12, 2018. We recommend that you make note of these transfers to set them up in the new system after conversion.

B **Will account transfer templates transition over?**

No, you will need to re-establish account transfer templates in Columbia's Business Online Banking system as of March 12, 2018.

B **Will I have access to perform an internal transfer from one of my accounts to another account with different ownership?**

Internal transfers like this are not available in Business Online Banking without the use of Business Bill Pay or ACH origination. For assistance, please contact your Treasury Management Services team at 1-877-305-7125.

B **Will I be required to use a Secure Access Code (SAC) at login?**

No, SAC codes are not required at login. Columbia's Business Online Banking uses SecureSmart multifactor authentication, providing strong security. SecureSmart learns your behavior patterns and prompts for additional security validation when uncharacteristic behavior is detected.

B **Will I have a token to use at login with Business Online Banking?**

No, tokens are not required at login. Columbia's Business Online Banking uses SecureSmart multifactor authentication, providing strong security. SecureSmart learns your behavior patterns and prompts for additional security validation when uncharacteristic behavior is detected.

B How do I make sure my Quicken/QuickBooks information stays current?

If you are using Express Web Connect for Quicken Windows, Quicken Connect for Quicken Mac, Mint or QuickBooks Online, there will be a five day waiting period before these services will be available.

We recommend that you download your most recent activity prior to 5:00 p.m. on Friday, March 9, 2018. This will ensure your Quicken/QuickBooks activity is up to date prior to the start of conversion. There are steps you will need to take to connect your Quicken/QuickBooks to the new Business Online Banking system after the conversion is complete on March 12, 2018. Please visit our Conversion Center at www.columbiabank.com in the Treasury Management section to locate the correct detailed instructions for your version of Quicken/QuickBooks.

Business Bill Pay

B How will I log into Columbia's Business Bill Pay system?

Once you have logged into Business Online Banking, select "Bill Pay" from the menu. You will automatically be logged into the Business Bill Pay system and will not need separate login credentials.

B Will my bill payment payees transfer over to Columbia's Business Bill Pay system?

Yes, all payee information is being transferred. We strongly encourage you to verify all payee information when scheduling payments for the first time.

B Will my scheduled bill payments transfer to Columbia's Business Bill Pay?

Yes, all bill payments scheduled with Pacific Continental Bank will automatically transfer.

B Will my bill payment history transition to Columbia's system?

No, your bill payment history will not convert to Columbia's Business Bill Pay system.

B Will my bill payments still be withdrawn from my account in the same manner they are today?

Yes, Columbia Bank's business bill pay system processes payments the same way that you are used to.

B Will users currently set up in Bill Pay transition over?

Yes, all users who have access today will have access to Business Bill Pay in Business Online Banking.

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B How do I setup users in Business Bill Pay?

Please contact your Treasury Management Services team at 1-877-305-7125 for assistance.

B Who can assist me with my Business Online Banking, Bill Pay, QuickBooks and Quicken questions after conversion?

The Treasury Management Services team will be your first point of contact for all of your needs related to Business Online Banking, including adding or deleting users and accounts, navigational assistance, payment's through Bill Pay and exporting transaction history. You can reach Treasury Management Services by phone at 1-877-305-7125 or by email at treasurymanagementservices@columbiabank.com.

Domestic/International Wire Services & ACH Services

B Will my ACH services change?

Though the look, feel and terminology will all be different, you will continue to have the ability to originate the same ACH transactions as you always have.

B How will I access my new ACH services?

ACH Payments is a menu item within Columbia's Business Online Banking. In order to log into Business Online Banking you will be provided new user credentials: organization ID, user ID and a temporary password. In order to help protect your information, your login credentials will be mailed to you in two separate blue envelopes beginning the week of February 5, 2018. If you do not receive all credentials by February 26, 2018, please contact your Treasury Management Services team at 1-877-305-7125.

B When will access to Columbia's Business Online Banking and ACH Payments be available?

Your login credentials will be mailed to you in two separate mailings, beginning the week of February 5, 2018. Once you have received your organization ID, user ID and your temporary password, you should log into Business Online Banking to become familiar with the system and prepare your ACH databases. You will not see balances or transactions in Columbia's Business Online Banking until the conversion is complete the morning of March 12, 2018.

If you have not received all credentials by February 26, 2018, please contact your Treasury Management Services team at 1-877-305-7125.

B Will I be able to continue using my same account and routing number for ACH and wire activity?

Unless you have been contacted directly about needing to change your account number, you may continue to use your current routing number and account number for all ACH transactions (direct deposit, automatic payments).

All wires must use Columbia Bank's routing number, 125108272, beginning March 12, 2018.

B Will my ACH access be the same?

Each user will continue to have access to the same types of ACH transactions that they have today. We encourage each user to log in once they receive their credentials to confirm that the access is correct and to have plenty of time to get acquainted with the new ACH system. If you need any assistance or have any questions, please contact your Treasury Management Services team at 1-877-305-7125.

B What if I need to schedule an ACH file the weekend of the conversion?

The conversion is scheduled to begin Friday, March 9, 2018 at 5:00 p.m. It is important to know that you will continue to use the former Pacific Continental Bank online banking platform to initiate and approve ACH files with an effective date of March 12, 2018 or prior. If you have an ACH file to approve with an effective date of March 13, 2018, or thereafter, you will use Columbia's Business Online Banking system. It will be important for you to have your ACH databases created and ready to go by March 9, 2018.

B How will I create ACH payments in the new system?

The ACH Payments feature in Business Online Banking differs from what you are used to today. ACH Company ID's are tied to specific account numbers. To create an ACH payment, you will first select the Company ID/Account number from which you want your transactions to settle. Then you will select the transaction type. This will create a template called a database. Recipient information is housed in the database for use whenever you need to create and release a batch.

B Will I still be able to create recurring ACH transactions?

Recurring ACH functionality in Columbia's Business Online Banking is different from what you are used to today. You will still be able to create a recurring batch of payments from a database, however, it will not automatically release the file. You will need to release your ACH Batch with the use of a token.

B Will recurring ACH transactions transfer over to the new system?

No, recurring transactions will not carry over to the new system. You will need to set them up in the new system.

B Will I still be able to approve ACH files with a next-day effective date until 5:00 p.m.?

No, when you begin using the new Business Online Banking system on March 12, 2018, you will need to approve your ACH files with a next day effective date by 4:00 p.m. Pacific Time.

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B **Will my ACH recipients automatically convert?**

We may not be able to transfer ACH detail information from your current ACH system. You will be invited to attend one of several ACH training opportunities to learn how to create an ACH database if we are unable to transfer these for you. Once you receive your login credentials for Columbia's Business Online Banking, you will be able to login and begin this process. We highly encourage you to complete this task prior to March 9, 2018. If you are using software to upload your ACH files, we can assist you with importing a test file. Please call your Treasury Management Services team at 1-877-305-7125 for assistance.

B **Are there user and/or template limits in the new system?**

User and template limits are available for ACH originated transactions. If you need assistance setting these up, please contact the Treasury Management Services team at 1-877-305-7125.

B **Will my ACH transactions still be monitored through risk and fraud analytics (RFA)?**

Rest assured, Columbia Bank uses a similar feature to monitor the safety and security of your transactions. When necessary, we will contact you if there are any concerns or issues with the transactions appearing on your account.

B **What type of security feature is in place for releasing ACH transactions?**

The security feature you will use for releasing ACH transactions may be different from what you use today. At Columbia Bank we provide added security to move money outside of the bank with the use of a hard or soft token.

A hard token is a small device which you will keep in a secure location until the time you need to perform an ACH release. Hard tokens work in conjunction with a PIN assigned by you and once entered, will provide you with a one-time passcode (OTP) to release your transaction.

A soft token is an application installed on your smart phone. Once the app is installed on your smart phone it will need to be activated through a code provided by the bank. Once activated, it is ready to use and will provide you with a new OTP each time you open the app for releasing your transactions.

All ACH release users will receive instructions for downloading and activating your soft tokens by email the weekend of March 9, 2018. However, if you currently use a hard token today, you will receive a new hard token prior to March 9, 2018 with instructions on how to activate it for use with the new system on March 12, 2018.

B **Will I still be able to notify recipients by email when I submit an ACH file?**

No, this feature is not available in Columbia's Business Online Banking.

B What if I use ACH Pre-Funding?

ACH Pre-Funding will be in effect when approving/releasing your ACH Files in Business Online Banking. The funds will be held at the time you approve/release your ACH file and then will be released on the effective date of the file.

B Will my tax payments still be pre-funded?

Tax payments will not be pre-funded in Business Online Banking unless you use pre-funding for all of your ACH payments. They will be processed in the same manner as your regular ACH transactions.

B I use Direct Send for my ACH files. Will I still be able to use it?

As this is a specialized service, we will be reaching out to you to ensure the service is ready for your use on March 12, 2018. If you have any concerns please reach out to your Treasury Management Services team at 1-877-305-7125.

B How are ACH Returns & Notifications delivered?

ACH Returns & Notifications are delivered through Business Online Banking in the Positive Pay and ACH Reporting tab.

B What if my software can create a NACHA file?

If you have software that can create a NACHA file, you will be able to use Columbia's Validator feature. This is very similar to the file pass-thru feature available in Pacific Continental Bank's online banking platform. For questions regarding your NACHA file please contact your Treasury Management Services team at 1-877-305-7125.

B Will changes need to be made to NACHA files before using Columbia's system?

Yes, prior to importing your first NACHA file into Business Online Banking you will need to change the Immediate Destination Name (Financial Institution Name) from Pacific Continental Bank to Columbia Bank. The Immediate Destination should be changed to Columbia's routing and transit number of 125108272, and the Immediate Origin should be changed to 125108272. For questions regarding changes to your NACHA file, please call your Treasury Management Services team at 1-877-305-7125.

B What options do I have for learning the new system?

There are several options for learning the new system. You can:

- Watch a pre-recorded WebEx. These will be available after February 1, 2018 in the Conversion Center at www.columbiabank.com.
- Attend one of several live WebEx sessions. Detailed information on dates and times will be emailed to you. For more information, please contact Treasury Management Services at 1-877-305-7125.
- Visit the Conversion Center at www.columbiabank.com for a library of online banking user guides in the Treasury Management section.

Questions and Answers

P = Applies to Personal accounts

B = Applies to Business accounts

B **Who will be able to send wires online?**

Each user at your company with access to create or send wires today will be given the same access through Columbia's Business Online Banking.

B **I have wire templates set up today, will this information transfer to the new system?**

Wire template information will not transition. However, once you receive your login credentials to Business Online Banking you will be able to prepare your templates. We highly encourage you to complete this task prior to March 9, 2018. Please note you will not see balances or transactions in Business Online Banking until March 12, 2018.

B **What should I do if I log in and my access is not correct or I do not see Wire Transfers?**

We encourage you to log in to Business Online Banking once you receive all of your login credentials. This will allow you to verify your access is complete and become familiar with the new system. If you do not receive your login credentials to Business Online Banking by February 26, 2018, or if you don't see Wire Transfers as an option, contact your Treasury Management Services team for assistance at 1-877-305-7125.

B **When will I be able to send wires from Columbia's Business Online Banking system?**

If you are authorized to send wires through online banking today, you will be able to send wires beginning March 12, 2018.

B **I haven't received my token. What should I do?**

Hard tokens will be mailed the week of February 26, 2018. If you do not receive a hard token by March 5, 2018, please contact your Treasury Management Services team for assistance at 1-877-305-7125.

If you use a SAC code to release wires, you will receive instructions for downloading a soft token over the conversion weekend of March 9, 2018. If you do not receive instructions by March 12, 2018, please contact your Treasury Management Services team at 1-877-305-7125.

B **How do I use a token?**

Instructions will be included with the token you receive in the mail. If you have any questions regarding your token, please contact your Treasury Management Services team at 1-877-305-7125.

B **Is there a system for wire notifications and how are they sent?**

Wire notifications can be set up within Business Online Banking. Instructions for how to set these up can be found in the Conversion Center at www.columbiabank.com in the Treasury Management section. For further assistance, please contact your Treasury Management Services team at 1-877-305-7125.

ⓑ **Will my wire transactions still be monitored through risk and fraud analytics (RFA)?**

Rest assured, Columbia Bank uses a similar feature to monitor the safety and security of your transactions. When necessary, we will contact you if there are any concerns or issues with the transactions appearing on your account.

ⓑ **What security feature will I be using to release my wires?**

The security feature you will use for releasing wire transactions may be different from what you use today. At Columbia Bank we provide added security to move money outside of the bank with the use of a hard or soft token.

A hard token is a small device which you will keep in a secure location until the time you need to perform a wire release. Hard tokens work in conjunction with a PIN assigned by you and once entered will provide you with a one-time passcode (OTP) to release your transaction.

A soft token is an application installed on your smart phone. Once the app is installed on your smart phone it will need to be activated through a code provided by the bank. Once activated it is ready to use and will provide you with a new OTP each time you open the app for releasing your transactions.

All wire release users will receive instructions for downloading and activating your soft token by email the weekend of March 9, 2018. However, if you currently use a hard token today, you will receive a new hard token prior to March 9, 2018 with instructions on how to activate it for use with the new system on March 12, 2018.

ⓑ **If I have a wire limit in place today, will it carry over?**

Wire limits will carry over to the new system. In some cases your wire limit may be reduced. If your company does not have a dual control process in place, a wire limit of \$500,000 per wire will be established for each wire type that you submit. If you have questions, concerns or want to change to a dual control process to avoid a reduced wire limit, please contact your Treasury Management Services team at 1-877-305-7125.

ⓑ **Will I still be able to notify recipients by email when I submit a wire?**

No, this feature is not available in Columbia's Business Online Banking system.

ⓑ **Will the instructions I follow to receive international wires remain the same?**

No, you will need the following information to continue to receive international wires as of March 12, 2018:

Intermediary Bank SWIFT Code: PNBUS3N NYC, Wells Fargo Bank, New York, NY USA

Beneficiary Bank Swift: COLBUS66

Beneficiary Bank: Columbia State Bank, 1301 A Street, Intl Dept., Tacoma, WA 98402 USA

Beneficiary Account: The account number where the funds are to be deposited

Beneficiary Name and Address: The name and address of the account holder

Questions and Answers

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B How will I learn the new system?

There are several options for learning the new system. You can:

- Watch a pre-recorded WebEx. These will be available after February 1, 2018 in the Conversion Center at www.columbiabank.com.
- Attend one of several live WebEx sessions. Detailed information on dates and times will be emailed to you. For more information, please contact Treasury Management Services at 1-877-305-7125.
- Visit the Conversion Center at www.columbiabank.com for a library of online banking user guides in the Treasury Management section.

Positive Pay

B How will I access Positive Pay and Account Reconciliation services?

This service is accessed by selecting the Positive Pay & ACH Reporting tab in Business Online Banking. Login credentials for Business Online Banking will be mailed to you beginning the week of February 5, 2018 in two separate envelopes. Please watch for the blue envelopes in the mail. If you have not received your login credentials by February 26, 2018, please contact your Treasury Management Services team at 1-877-305-7125.

B What is Teller Positive Pay?

Teller Positive Pay is an added security feature that provides Columbia's staff with information on your issued checks. This provides our client service specialists (tellers) the opportunity to ensure that any check presented for payment in a branch has been issued by you with the correct check number and dollar amount.

B What is the deadline to upload my issue file?

In order to benefit from the added security of Teller Positive Pay, you will need to ensure your check issuance file is uploaded the prior business day by 5:00 p.m. Pacific Time. This will ensure checks delivered the following business day are available for viewing by anyone who may cash a check on the teller line.

B What is the deadline to approve my Positive Pay exceptions?

The deadline to approve Positive Pay check and ACH exceptions is 1:00 p.m. Pacific Time.

EDI Remittance

B I use the reports and notices feature to view my EDI remittance information, will that be available in Business Online Banking?

EDI Remittance information will be available from the Positive Pay & ACH Reporting tab within Business Online Banking.

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- ⓑ I use the ACH notice option within Pacific Continental Bank’s online banking to view my EDI remittance information, will that be available in Business Online Banking?

Yes, EDI remittance information will be available within Columbia’s Business Online Banking. The menu option within Business Online Banking is called Positive Pay & ACH Reporting.

Deposit Plus – Remote Deposit

- ⓑ Will my Deposit Plus – Remote Deposit login information change?

No, you will be able to use the same user ID and password for Columbia Bank’s Deposit Express that you use with Pacific Continental Bank today.

- ⓑ Where will I go to log in to Columbia’s Deposit Express remote deposit capture system?

As of March 12, 2018, you will need to access Deposit Express by visiting www.columbiabank.com and choosing “Deposit Express” from the drop down in the online banking login box.

- ⓑ What if I don’t know my login credentials for Deposit Plus – Remote Deposit?

If you do not know your current login credentials for Deposit Plus – Remote Deposit, please contact your Treasury Management Services team at 1-877-305-7125.

- ⓑ Will Deposit Plus – Remote Deposit services be interrupted over the transition weekend?

Yes, final deposits through Deposit Plus must be received by Friday, March 9, 2018 at 6:00 p.m.

- ⓑ Will deposit cutoff times change?

Yes, the cutoff time for Deposit Express is 7:00 p.m. Pacific Time.

- ⓑ Will my deposits still memo post to my account?

Deposits will not memo post to your account. They will post to your account the same night if your deposit is made prior to the 7:00 p.m. cutoff time.

- ⓑ Who can I contact for Deposit Express assistance?

The support team for Deposit Express remote deposit capture services is Treasury Management Services. They can be reached at 1-877-305-7125 from 7:00 a.m. to 6:00 p.m., Monday - Friday, beginning March 12, 2018.

- ⓑ What can Treasury Management Services help me with?

Treasury Management Services can help you with all of your Deposit Express remote deposit capture system needs. This includes adding or deleting users, deposit assistance, temporary or permanent limit increases and system support.

Questions and Answers

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Lockbox Services

B **Will my Lockbox services or access change?**

Your Lockbox services will remain the same. However, how you access the Lockbox site will change. As of Monday, March 12, 2018, you will access Lockbox by visiting www.columbiabank.com and selecting “Lockbox” from the dropdown menu in the online banking login box.

B **Will my login credentials change?**

No, login credentials will remain the same.

B **Will the Lockbox site be accessible during the transition weekend?**

No, access will be unavailable after 5:00 p.m. on Friday, March 9, 2018. Access will be available after 8:00 a.m. on Monday, March 12, 2018.

Merchant Services

B **Will my merchant service provider change?**

No, your merchant services will remain with Vantiv and will be transferred to Columbia’s Vantiv program (Columbia Bank Merchant Services).

B **Will the costs associated with my merchant services change?**

No, the pricing for your merchant services will remain the same.

B **Will my merchant equipment need to change?**

No, you can continue to use your existing equipment.

Business Mastercard® Credit Cards

B **Will my Business Mastercard Credit Card still work after conversion?**

Yes, unless otherwise notified your Business Mastercard will continue to work after March 12, 2018. Following the conversion, we will begin transitioning Business Mastercard credit cards to Columbia’s program. Communications related to these changes will be forthcoming.

B **Will I still be able to make payments on my Business Mastercard at my local branch?**

Yes, you will be able to continue making payments at any branch or online by visiting www.columbiabank.com and selecting “MasterCard” from the dropdown menu in the online banking login box. Your login credentials will remain the same.

CD ROM

P Will I need to do anything if I already receive a monthly CD ROM?

B No, if you already receive a monthly CD ROM you will not need to take any action. When your account is converted over to Columbia's system, you will receive a CD ROM that will contain your statement and transactions through March 9, 2018. You will then receive a CD ROM after month end that will contain a statement and your transactions from March 12, 2018, through March 30, 2018. Full month CD's going forward will be sent to you.

P What if I am enrolled to receive a quarterly, semi-annual or annual CD ROM?

B Columbia does not offer quarterly, semi-annual or annual CD ROM options. You will automatically be enrolled to receive a monthly CD ROM. When your account is converted over to Columbia's system, you will receive a final CD ROM that will contain your statement and transactions through March 9, 2018. You will then receive a CD ROM after month end that will contain a statement and your transactions from March 12, 2018, through March 30, 2018. Full month CD's will be sent to you going forward. If you would like to cancel your subscription, please contact your Treasury Management Services team at 1-877-305-7125.

Safe Deposit Box

P What will happen to my safe deposit box?

B Your safe deposit box will remain at its current location unless that branch is consolidating. Please refer to the question below regarding safe deposit boxes at a branch that is consolidating.

P What will happen to my safe deposit box key deposit?

B All funds paid as a deposit for keys will be refunded prior to March 12, 2018.

P Will the cost of my safe deposit box change?

B The cost of your safe deposit box rental will change to the standard Columbia Bank rental rates as of March 12, 2018. For standard Columbia Bank safe deposit box rental rates, please refer to the Services and Fees Schedule enclosed with this mailing.

P My safe deposit box is located at a branch that is being consolidated. Will it be relocated to the new branch?

B No, you will need to close your current safe deposit box prior to the branch consolidation date and open a new box. The Columbia Bank Beaverton branch safe deposit boxes will automatically be relocated to the former Pacific Continental Bank Beaverton branch at 12255 SW 1st Street. Please refer to the additional communication related to safe deposit boxes sent in early December, 2017 for more details.

Questions and Answers

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Telephone Banking

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

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

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 **B** Will menus and options change?

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

Yes, text banking is available in Columbia Connect.

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

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

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

No, the text banking number will remain the same.

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

No, the text banking commands will remain the same.