



Count on Columbia.

12 Month Certificate of Deposit

Effective Date: October 19, 2023

Account Availability	The 12 Month Certificate of Deposit is only available to consumers (natural persons) and businesses. <u>Opening deposits must consist of at least \$25,000 in New Money. New Money is defined as deposits not previously held by Columbia Bank.</u>	
Minimum Balance to Open	\$25,000.00	
Interest	The 12 Month Certificate is an interest-bearing, fixed rate account.	
Rate Information		
	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate
	\$0.01 and Up	5.39%
		Annual Percentage Yield
		5.50%
Interest rates are not tied to any index. They are established at the discretion of the Columbia Bank Pricing Committee. The interest rate will be paid up until the date of maturity. The Annual Percentage Yield assumes interest will remain on deposit for a full year. A withdrawal will reduce earnings.		
Minimum Balance To Earn Interest	\$0.01	
Balance Computation Method		
We use the daily balance method to calculate interest on all interest bearing accounts, applying a daily periodic rate to the eligible principal balance in the account each day.		
Accrual of Interest on Non-Cash Deposits		
All deposits of cash and non-cash (for example, checks or ACH credits) into a 12 Month Certificate begin earning interest from the day of deposit to the date of withdrawal.		
Crediting and Compounding of Interest	Interest is credited and compounded quarterly. Quarterly interest is credited at	



Count on Columbia.

	the close of the last day of the quarter and at maturity. If the last day of the quarter is a Sunday, or Legal Holiday, interest will be credited to your account on the immediately preceding business day. That interest is available to be withdrawn once credited, but only during the current term.
--	--

Monthly Maintenance Service Charge	There is no Monthly Maintenance Service Charge on the 12 Month Certificate.
---	---

Transaction Limitation	Only interest credited to your certificate during the current term may be withdrawn. Additional deposits may only be made during the grace period.
-------------------------------	--

Effect of Closing An Account & Premature Withdrawal Penalty

Premature Withdrawal Penalties apply when a certificate of deposit is closed prior to its maturity. The penalty for a premature withdrawal during the initial or any subsequent renewal term is 180 days and is calculated using the rate being paid on the account and the number of penalty days (180), regardless of the length of time the funds have remained on deposit. Accrued interest that has not been credited will offset the calculated Premature Withdrawal Penalty. Any withdrawal which reduces the account balance below the initial/renewal balance shall be considered as a withdrawal of the entire account balance.

Automatic Renewal & Grace Period

The 12 Month Certificate provides for automatic renewal unless at least 10 days prior to the maturity date Columbia Bank gives written notice to the account holder that the account will not be renewed. In such event, upon maturity, the account will be converted to a variable rate savings account and will receive earnings at the interest rate then paid on variable rate savings accounts. The grace period is 7 days from the day of maturity. During the grace period, funds can be withdrawn without penalty and will earn interest at the rate Columbia Bank is offering on the maturity date on certificate account for that term.

Additional Information

Please refer to our General Schedule of Fees for other fees that may apply to this account.

Truth in Savings Disclosure



Count on Columbia.

GENERAL SCHEDULE OF FEES

Fee Type	Fee Amount	Fee Type	Fee Amount
Account Link Transfer	\$ 10.00 Per Transfer *	Medallion Signature Guarantee	\$ 15.00
Account Reconciliation	\$ 40.00 Per hour	Money Order	\$ 5.00
Account Research	\$ 40.00 Per hour	NSF (Non-Sufficient) Paid Item**	\$ 35.00 *
Bank Check	\$ 10.00	NSF (Non-Sufficient) Returned Item**	\$ 35.00 *
Bill Matrix - Payment Fee***	\$ 5.00	Photocopy	\$ 2.00 Per page
Bond Coupon Redeemed	\$ 10.00	Re-issue of Money Order or Bank Check	\$ 15.00
Bond Coupon Returned	\$ 15.00	Returned Deposited Item	\$ 16.00
Check Printing Charges	Prices vary *	Safe Deposit Drilling (2 keys lost)	\$ 200.00
Collection Item (Domestic)	\$25.00+ Correspondent Bank Fees	Safe Deposit Box Replacement Key (1 key lost)	\$ 25.00
Collection Item (International)	\$50.00+ Correspondent Bank Fees	Special Statement Request	\$ 5.00
Consulate Letter	\$ 40.00	Stop Payment Order	\$ 30.00
Counter Check	\$ 5.00 *	Special Document Processing	\$ 30.00 Per Hour
Duplicate copy of Cancelled Check	\$ 6.00 *	VISA® Gift Card	\$ 5.00
Duplicate copy of Deposit Slip	\$ 6.00	Wire Transfer (Domestic Outgoing)	\$ 28.00
Duplicate copy of Statement	\$ 6.00	Wire Transfer (International Outgoing)	\$ 48.00
Legal Processing (Levy, Restraining Order, etc.)	\$ 125.00	Wire Transfer (Domestic and International Incoming)	\$ 16.00
Lost Passbook Replacement	\$ 20.00	UCF (Uncollected funds) Paid Item**	\$ 30.00 ****
		UCF (Uncollected funds) Returned Item**	\$ 30.00 ****

* Charges noted do not apply to Forward Checking accounts. This includes Overdraft Fees such as non-sufficient funds.

** Includes overdrafts created by check, in-person withdrawal, ATM (Automated Teller Machine) withdrawal, ACH (Automated Clearing House) Withdrawal, POS (Point of Sale) withdrawal or other electronic means.

***Bill Matrix Loan Payment: initiated via self-serve options (one time and/or recurring) and pay-by-phones handled by a Columbia Bank employee.

****Charges noted do not apply to consumer accounts. UCF (Uncollected funds) fees only apply to business accounts.

CONSUMER ONLINE BANKING SERVICES

DEBIT CARDS AT ATMs NOT OWNED OR OPERATED

BY COLUMBIA BANK

Service Type	Fee Amount	Transaction Type	Non-Columbia Bank ATM
Access to Online Banking Services	N/C	Cash Withdrawal	\$1.00
Personal Computer (PC) Bank Bill Pay Monthly Fee	N/C	Balance Inquiry	\$0.50
Expedited Online Bill Payment FedEx Overnight	\$ 30.00	International Service Assessment (ISA) Fee	1.00% of Transaction Amount
Expedited Online Bill Payment – ACH	\$ 5.00		
Bill Pay Stop Payment Order	\$ 25.00		
Bill Pay Check Copy	\$ 15.00		
<p>These charges will be debited from the account(s) affected, and will be reflected on the periodic statement. If your Debit Card is lost, stolen or damaged, the charge to re-issue another card is \$5.00. The fee to expedite delivery of a debit card is \$40.00</p>			

Effective 09/01/2022

RATES AND FEES ARE SUBJECT TO CHANGE