

Overdraft Disclosure for Personal Accounts



Columbia Bank is committed to providing the information you need to manage your Account. An overview of key policies and pricing that apply to your Account is provided below. For a comprehensive list of terms and policies please refer to the Personal Rules & Regulations and Other Account Services Disclosure.

Overdraft Services	
What You Need to Know about Overdrafts and Overdraft Fees	<p>An <u>Overdraft</u> occurs when you do not have enough money in your Checking Account to cover a transaction, but we pay it anyway. We can cover your Overdrafts in two different ways:</p> <ol style="list-style-type: none">1. We have <u>standard overdraft services</u> that come with your Checking Account. You may opt out of our standard overdraft services.2. We also offer <u>optional overdraft services</u>, such as a link to another deposit account or line of credit, which may be less expensive than our standard overdraft services. To learn more, ask us about these services. <p>This disclosure explains our <u>standard overdraft services</u>.</p>
What method is used to determine Overdraft or Non-sufficient Funds (NSF)?	<p>We use the Ledger Balance method to determine whether an Item will create an Overdraft or whether there are Non-sufficient Funds (NSF) to pay an Item. If an Item is presented to us and your Ledger Balance is not sufficient to pay it, we may, at our discretion, pay the Item (creating an Overdraft, in which case you may be charged an Overdraft fee) or return the Item for NSF.</p>
What are the <u>standard overdraft services</u> that come with my Checking Account?	<p>Our <u>Standard Overdraft Coverage</u> service authorizes and pays overdrafts for the following types of transactions:</p> <ul style="list-style-type: none">• Checks and other transactions made using your checking account number;• Recurring debit card transactions; and• Automatic bill payments. <p>Standard Overdraft Coverage <u>does not</u> authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):</p> <ul style="list-style-type: none">• ATM transactions; or• Everyday debit card transactions. <p>We pay overdrafts at our discretion, which means we <u>do not guarantee</u> that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined or returned.</p>
What if I want Columbia to authorize and pay Overdrafts on my ATM and everyday debit card transactions?	<p>Our <u>Enhanced Overdraft Coverage</u> includes the Standard Overdraft Coverage services, and additionally authorizes and pays overdrafts on ATM and everyday debit card transactions up to a certain limit. Visit any of our branches or call us for information about adding this optional overdraft service to your account. If you choose to add Enhanced Overdraft Coverage, you may cancel at any time using the contact methods below.</p>
What account types do Standard and Enhanced Overdraft Coverage cover?	<p>Standard and Enhanced Overdraft Coverage services covers transactions from all Checking account types except for Foundation Checking. Standard and Enhanced Overdraft Coverage services are not offered on Savings and Money Market account types but we may charge you an Overdraft fee each time we pay an Item that overdraws your Account.</p>
What fees will I be charged if I have an Overdraft?	<p>Under our Standard Overdraft Service:</p> <ul style="list-style-type: none">• We will charge you a fee of \$35 each time we pay an Item that overdraws your checking account. If multiple Items are paid or returned in one day (and those Items result in multiple overdraft fees), we will limit the accumulation of those fees to \$175 per day.• The \$35 fee will not be charged if your checking account ledger balance at the end of the day, after all Items have posted, is overdrawn \$10 or less. <p>Please also refer to the Columbia <i>Other Account Services</i> and your product disclosures for additional details regarding fees.</p>
How can I have my transactions paid and avoid an Overdraft fee?	<p>Our <u>Overdraft Protection Service</u> may be selected in addition to the Overdraft Coverage options above. Transfers from another linked deposit Account or line of credit will automatically cover Overdrafts up to the amount available in the funding Account. Standard or Enhanced Overdraft Coverage then becomes secondary coverage.</p>
Routine or Intentional Overdraft Activities	<p>Columbia Bank strongly discourages intentionally overdrafting accounts or using Overdraft Coverage services on expenditures for which there are not enough funds.</p>
We offer other services that can help you maintain your Checking Account and may reduce the cost of Overdrafts	<p>Visit any of our branches, our website, or call us for information about our optional Overdraft services, use of check registers, account alerts, mobile banking, telephone banking, online banking, and paperless statements.</p>

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	Standard Overdraft Coverage ¹	Enhanced Overdraft Coverage ¹	Overdraft Protection from a Deposit Account	Overdraft Protection from a Line of Credit ²
How do I enroll?	Authorize this Coverage type on the Overdraft Coverage enrollment form for check, ACH, and recurring debit card transactions	Authorize this coverage type on the Overdraft Coverage enrollment form for check, ACH, recurring debit card transactions, plus ATM and everyday debit card transactions	Complete the Overdraft Coverage enrollment & Overdraft Transfer Authorization forms and return them to your local branch or call the Customer Contact Service Center	
Does my coverage include ATM and everyday debit card transactions?	No	Yes, with a completed Overdraft Coverage enrollment form and authorization of Enhanced Overdraft Coverage		
What fees apply? ³	\$35 Overdraft Fee if you overdraw your account by more than \$10 on one business day		\$10 per transfer If sufficient funds are not available to transfer, a standard \$35 Overdraft Fee will be charged	\$10 per transfer ²
What is my protection amount?	Limit is dynamic and varies based on account activity		Up to available account balance	Up to available credit limit
What are the transfer increments?	Exact amount of the transactions plus related fees		\$100 or balance of account, whichever is less	
What additional overdraft protection options can be added? ⁴	Overdraft Protection from a Deposit Account or Line of Credit		Overdraft Protection from a Line of Credit	Overdraft Protection from a Deposit Account
Can I cancel?	Standard or Enhanced Overdraft Coverage You may cancel all coverage or opt-out of Standard Overdraft Coverage or Enhanced Overdraft Coverage at any time			

Transaction Processing Policies	
Transaction Posting Order (the order in which deposits and withdrawals are processed)	<p>Transactions we receive each business day will generally be processed in the following order (see the Personal Rules & Regulations for more specific details):</p> <ol style="list-style-type: none"> 1. Deposits to your Account 2. Wire Transfers, Real Time payments, and Fed Now payments from your Account 3. ATM/Debit Card transactions from your Account 4. Checks and non-Check payment instruments drawn on your Account and presented over the counter. 5. ACH payment transactions 6. All other Checks, drafts, or other instruments written on your Account
Funds Availability Policy (when funds deposited to your Account are available)	<ul style="list-style-type: none"> • Cash Deposit at a Branch or ATM: Available Same Day • Direct Deposit or Wire Transfer: Available Same Day • Checks Deposit at a Branch or ATM: Depending on the Item, funds are generally available the next business day. • A 'business day' is a non-holiday weekday. The end of a business day varies by Branch, ATM location or mail processing center. • If we place a hold on a Check, the first \$275 will generally be available the next business day. The remaining balance will generally be available no later than 7 business days after the date of your deposit. • We will notify you of the hold and when the funds will be made available to you, and in some cases, it will be after your deposit is made.

¹ Standard Overdraft Coverage and Enhanced Overdraft Coverage are discretionary services. Columbia Bank is under no obligation to pay items when your account has non-sufficient funds (NSF), even if previous NSF transactions were paid. Columbia Bank reserves the right to require you to pay an overdraft immediately. Columbia Bank typically does not pay overdrafts if your account is not in good standing, or you are not making regular deposits. Certain account type(s) are ineligible for Standard Overdraft Coverage and Enhanced Overdraft Coverage. Please see account disclosures for more information.

² Subject to eligibility requirements and credit approval. Interest will accrue on amounts advanced and at the interest rate stated in the line of credit. Lines of credit may be subject to additional charges; see line of credit agreement for details.

³ If you overdraw your account by more than \$10 on one business day, you will be charged a fee of \$35 for each check, in person withdrawal, or electronic item we pay. For personal accounts, the maximum of combined Overdraft Fees an account may be charged in one business day is \$175. See Personal Rules and Regulations and Other Account Services for full details. Account type(s) which are ineligible for Standard Overdraft Coverage will not be charged Overdraft Fees, please see account disclosures for more information. Overdraft fees for overdrafts caused solely by ATM and/or everyday debit card transactions do not apply if you do not authorize coverage for these types of transactions.

⁴ If you have authorized Overdraft Protection from a Deposit Account and you are enrolled in Standard Overdraft Coverage, funds from the deposit account you selected will be used first to cover the overdraft. If you have authorized both Overdraft Protection from a Deposit Account AND Overdraft Protection from a Line of Credit, you must specify the order of coverage.

All products subject to bank approval. Other fees may apply. Review the Personal Rules and Regulations, ATM and Debit Card Agreement, Other Account Services schedule, and Overdraft Disclosure for Personal Accounts for additional details of all personal deposit products offered by Columbia Bank.