



THE COLUMBIA BANK
LISTENING IS JUST THE BEGINNING.®

Commercial Service Fee Disclosure
Effective May 1, 2013

ACCOUNT ACTIVITY FEES

ACH Debits	\$0.16	Each Item
ACH Credits	\$0.16	Each Item
Checks Deposited	\$0.15	Each Item
Checks Paid	\$0.20	Each Item
Deposit Tickets	\$0.50	Each Deposit
Deposit Balance Fee ¹	Varies	
Monthly Account Maintenance	\$20.00	Each Account

STANDARD ACCOUNT FEES

Account Closed within 90 days of opening	\$20.00	Per Account
Account Reconciliation Assistance (\$25 minimum)	\$25.00	Per Hour
Account Research (\$25 minimum)	\$25.00	Per Hour
Attachment & Levies	\$150.00	Each
Cashier's Check	\$11.00	Per Check
Checkbook / Deposit Tickets Orders		Catalog Prices
Check Image Fee	\$2.00	Per Month
Collection Item Fee	\$12.00	Per Item
Copies of Checks	\$5.00	Each
Deposited Check Returned by Drawee Bank	\$10.00	Per Item
Excess Activity Fee ³	\$10.00	Per Occurrence
Extended Overdraft Fee (per business day after 3rd day of overdraft)	\$6.00	Per Day
Night Depository Bags		As Quoted
NSF Fee ² (non-sufficient funds) (per returned item)	\$39.00	Per Item
Overdraft Fee ² (per paid item)	\$39.00	Per Item
Overdraft Protection Sweep Fee (from deposit account or line of credit)	\$10.00	Per Day
Statements - Additional	\$5.00	Each
Stop Payment	\$30.00	Per Order
Telephone Transfers (assisted)	\$3.50	

COIN AND CURRENCY PROCESSING

Currency Verification	\$0.15	Per \$100
Rolled Coin Provided	\$0.12	Per Roll
Strapped Currency Provided	\$0.12	Per \$100

WIRE TRANSFER SERVICES

Domestic Incoming	\$15.00	Per Wire
Domestic Outgoing (USD)	\$25.00	Per Wire
Domestic Outgoing via CashLink	\$12.50	Per Wire
International Incoming (USD)	\$15.00	Per Wire
International Incoming (FX)	\$20.00	Per Wire
International Outgoing (USD)	\$45.00	Per Wire
International Outgoing (FX)	\$35.00	Per Wire
International Outgoing via CashLink	\$30.00	Per Wire

ALL FEES ARE SUBJECT TO CHANGE AT ANY TIME.

¹This fee is charged monthly and is based on the average ledger balance in your account during the month. The fee is variable, and is subject to change by bank at any time without notice. ²Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means as applicable. In addition to this charge, the bank reserves the right to assess interest on uncollected balances based on the Bank's Prime Interest Rate, plus two percent (2%). ³Note: Federal regulations limit transfers and withdrawals from money market and savings accounts to another account or to third parties by preauthorized, automatic, or telephone transfer, or by check, draft, debit card, or similar order made by the depositor and payable to third parties to six (6) per calendar month or statement cycle (or similar period) of at least four weeks. Rev. 5.1.13.

This fee schedule has been updated and will become effective on May 1, 2013. Not all fees have been modified and therefore any change to overall service fees is dependent upon the products and services utilized by the individual customer. For any customer subject to negotiated service fees, please review your statement and contact your relationship manager with any questions or concerns.