

OTHER ACCOUNT FEES

The following fees apply to all of your accounts with us:

<u>ACH Transfers:</u>	One-time external ACH transfer or initial setup of recurring external ACH \$20.00
<u>Statement Replacement:</u>	No charge for current cycle, \$2.00 fee for each previous cycle.
<u>Foreign Check Collection Fee:</u>	\$3.50 per item
<u>Cashier's Check:</u>	\$1.00 per check for customers; fee waived for Advantage, All-Access, and Business Checking account holders
<u>Account Research Fee:</u>	\$10.00 per hour (one hour minimum) plus \$0.25 per copy
<u>Notice of Levy or Garnishment:</u>	\$10.00 per request
<u>Wire Transfer Fees:</u>	Incoming Domestic Wire--No charge, Outgoing Domestic Wire--\$20.00/wire, Incoming International Wire--\$20.00/wire, Outgoing International Wire-- \$60.00/wire
<u>ATM withdraw fee by non-customers/non-Bank of Columbia-issued card:</u>	\$4.00 charge per withdrawal from Bank of Columbia ATM using a card issued by another institution

The following fees apply to all of your accounts with us except **Certificates of Deposit and Time Deposit Accounts**:

<u>NSF Fee:</u>	NSF Return Item Fee is \$35.00 per item; NSF Paid Item Fee is \$35.00 per item. This fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means. This fee will be waived for transactions which result in your account being overdrawn \$35.00 or less. This fee will also apply to returned items that are re-presented to the bank for payment by the payee if there are not sufficient funds available in the customer account to pay the item.
<u>Uncollected Funds Fee:</u>	\$35.00. This fee applies when sufficient funds are in the account to pay the presented item, but the funds are not available due to a pending authorized transaction that has not cleared the account, such as an authorized debit transaction or if the funds are subject to a hold. This fee will be waived for transactions which result in your account being overdrawn \$35.00 or less.

The following fee applies to Checking Accounts:

<u>Debit Card Fee:</u>	At account opening there is no charge for the standard issue Bank of Columbia debit card; designer debit card is \$5.00; fundraiser design debit card is \$15.00. Replacement debit cards are \$5.00 (all types).
<u>Counter Check Printing Fee:</u>	\$2.00 Per Sheet (4 checks per sheet), Fee will be waived for All-Access Checking, Advantage Checking

The following fee applies to **E-Checking; Advantage Checking; All-Access Checking; Personal Checking; Personal Interest Checking; Personal Money Market; \$5.00 Checking Club; Personal Savings; Business Checking; Business Interest Checking; Business Money Market; Business Savings; Non-Profit Checking; Non-Profit Interest Checking; Non-Profit Savings; Public Funds Checking; Public Funds Interest Checking; Public Funds Money Market; and Health Savings Account Accounts**:

<u>Dormant Fee:</u>	\$5.00 per statement cycle (checking account statements cycle monthly; savings account statements cycle quarterly). A checking account is considered dormant if there is no activity for six consecutive months; a savings account is considered dormant if there is no activity for 12 months.
<u>Stop Payment Fee:</u>	\$30.00 per item.