

## **OTHER ACCOUNT FEES**

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

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| <b><u>ACH Transfers:</u></b>  | One-time external ACH transfer or initial setup of recurring external ACH<br>\$25.00   |
| <b><u>Statement Replacement:</u></b>  | No charge for current cycle, \$2.00 fee for each previous cycle.   |
| <b><u>Foreign Check Collection Fee:</u></b>   | \$3.50 per item  |
| <b><u>Cashier's Check:</u></b>  | \$1.00 per check for customers; fee waived for Advantage, All-Access,<br>and Business Checking account holders   |
| <b><u>Account Research Fee:</u></b>   | \$10.00 per hour (one hour minimum) plus \$0.25 per copy   |
| <b><u>Notice of Levy or Garnishment:</u></b>  | \$20.00 per request  |
| <b><u>Escheatment Charge:</u></b>   | \$ \$25.00 per account; This fee is charged to a customer's account when<br>the account is considered abandoned and the funds have to be sent to<br>the State.       |
| <b><u>Wire Transfer Fees:</u></b>   | Incoming Domestic Wire--No charge, Outgoing Domestic Wire--\$25.00/wire,<br>Incoming International Wire--\$20.00/wire, Outgoing International Wire--<br>\$60.00/wire |
| <b><u>ATM withdraw fee by non-customers/non-Bank of<br/>Columbia-issued card:</u></b> | \$4.00 charge per withdrawal from Bank of Columbia ATM using a card issued by<br>another institution   |

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

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

The following fee applies to Checking Accounts:

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

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