

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 \$25.00
<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>	\$20.00 per request
<u>Escheatment Charge:</u>	\$25.00 per account; This fee is charged to a customer's account when the account has been classified as ABANDONED. An account is classified ABANDONED if you have not made a withdrawal from, or deposit to, the account for a period of 36 total consecutive months and we have been unable to contact you. Funds in ABANDONED accounts will be remitted to the custody of the applicable state agency.
<u>Wire Transfer Fees:</u>	Incoming Domestic Wire--No charge, Outgoing Domestic Wire--\$25.00/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>	If you have not made a withdrawal from, or deposit to, your account for a period of 12 consecutive months and we have been unable to contact you, the account will be classified as INACTIVE. If after an additional 12 consecutive months, (24 total consecutive months of inactivity), and we have been unable to contact you, the account will be classified as DORMANT and subject to a DORMANT FEE of \$5.00 per statement cycle (checking/health savings account statements cycle monthly; savings account statements cycle quarterly). After 36 total consecutive months of inactivity the account will be classified ABANDONED. Refer to ESCHATEMENT FEE above.
<u>Stop Payment Fee:</u>	\$30.00 per item.