

BANK OF COLUMBIA

TRANSACTION AND OTHER FEES

Service Charge on Personal Checking Accounts of \$3.00/month if average daily balance for the statement cycle is below \$300.00.

Service Charge on Advantage Checking Accounts of \$6.00/month for account features and no minimum balance requirement.

Service Charge on All-Access Checking Accounts of \$8.00/month for account features and no minimum balance requirement.

Checking Plus Club Fee of \$6.00/month for club features and no minimum balance requirement. (Fee is \$6.00 or \$7.00 with increased insurance coverage.)

Service Charge on Super NOW Accounts and Money Market Accounts of \$5.00/month if balance falls below \$1,000.00 on any day of the statement cycle.

Service Charge on Health Savings Accounts of \$3.00/month.

Vacation Club Account Withdrawal Fee: \$5.00 per withdrawal (Up to six withdrawals per Club term. Minimum balance of \$5.00 must be kept in account).

Excess Withdrawal Fee of \$5.00/each excess debit or transfer to a Money Market Account in excess of the following limitations: During any statement cycle a customer may not make more than six withdrawals or transfers to another of theirs or to a third party by means of preauthorized or automatic transfer or telephone order or instruction, computer terminal, or by check, draft, or similar order to a third party. Transfers and withdrawals made in person, by messenger, by mail are unlimited.

NSF Fees: NSF Paid Item Fee of \$35.00/item; NSF Return Item Fee of \$35.00/item. This fee will be waived for transactions which result in your account being overdrawn \$35.00 or less. This fee does not apply to items represented to the bank for payment by the merchant if there are not sufficient funds available in the customer account to pay the item.

Uncollected Funds Fee: \$35.00/item. 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.

Stop Payment Charge of \$30.00/item.

Check Printing Fees depend on style and quantity of checks ordered.

Counter Check Printing Fee: \$2.00 Per Sheet (4 checks per sheet); Fee will be waived for All-Access Checking and Advantage Checking accounts.

Notice of Garnishment or Levy Fee of \$20.00/action.

Wire Transfer Fees: Incoming Domestic Wire--No charge, Outgoing Domestic Wire--\$25.00/wire, Incoming International Wire--\$20.00/wire, Outgoing International Wire--\$60.00/wire.

ACH Transfers: One-time external ACH transfer or initial setup of recurring ACH Transfer, \$25.00.

Foreign Check Collection Fee is \$3.50 per item.

Replacement of Lost Statement Fee of \$2.00/statement for each previous cycle.

Research Fee of \$10/hour (1 hour minimum) plus \$0.25 per copy.

Dormant Account Fee of \$5.00/statement cycle (Checking/Health Savings account statements cycle monthly; Savings account statements cycle quarterly). A checking account is considered dormant if there is no activity for 24 consecutive months; a savings account is considered dormant if there is no activity for 24 consecutive months; a health savings account (HSA) is considered dormant if there is no activity for 24 consecutive months.

Excess Withdrawal Fee for Statement Savings Accounts of \$1/withdrawal after six in a calendar quarter may be charge. During any statement cycle a customer may not make more than six withdrawals or transfers to another of theirs or to a third party by means of preauthorized or automatic transfer or telephone order or instruction, computer terminal, or by check, draft, debit card, or similar order to a third party. Transfers and withdrawals made in person, by messenger, by mail are unlimited.

New Debit Card is free if the green Bank of Columbia card is chosen; designer card is \$5.00 and fundraiser design is \$15.00.

Replacement debit card \$5.00 for standard Bank of Columbia card, designer or fundraiser card.

ATM Transaction Fee of \$4.00/transaction for a non-Bank of Columbia card at Bank of Columbia's ATM.

Cashier's Check Fee of \$1/item if not in a Checking Plus Club, Advantage, All-Access Checking or a Business Account customer.

Substantial Penalties for early withdrawals on Certificates of Deposit and IRA accounts.

Notary Services are available for a \$5.00 fee. This fee is waived for Bank of Columbia customers.