

SERVICES OFFERED BY BANK OF COLUMBIA

MAIN BANK LOCATION

144 PUBLIC SQUARE COLUMBIA,
KY 42728

Hours of Operation

Mon.-Thurs. 8:30am-4pm
Friday 8:30am-6pm
Saturday CLOSED

BRANCH LOCATION

807 JAMESTOWN STREET
COLUMBIA, KY 42728

Hours of Operation

Mon.-Thurs. 8:30am-4pm
Friday Lobby 8:30am-5pm
Drive-Thru 8:30am-6pm
Saturday 8:30am-1pm

DRIVE-THRU LOCATION

124 NORTH REED STREET
COLUMBIA, KY 42728

Hours of Operation

Mon.-Thurs. 8:30am-4pm
Friday 8:30am-6pm
Saturday 8:30am-1pm

Differences in the Availability/Cost of Services at Different Bank of Columbia Locations

- ❖ There are no differences in the fees at the Bank of Columbia locations.
- ❖ The Branch Bank offers all of the services offered by the Main Bank. In addition, the Branch Bank has the ATM, drive-thru teller service, and offers Saturday banking.
- ❖ At the Drive-In Bank, there are no accounts opened, no cashier's checks purchased, no counter checks printed, no certificate of deposits closed, no loans made or applications taken, and no safe deposit boxes available. The Drive-In also offers Saturday banking hours.

Deposit Products Opened and Serviced:

e-Checking
Personal Checking
Personal Interest Checking
Advantage Checking
All-Access Checking
Business Checking
Business Interest Checking
Non-Profit Checking
Non-Profit Interest Checking
Public Funds Checking
Public Funds Interest Checking
Personal Money Market Accounts
Business Money Market Accounts
Public Funds Money Market Accounts
Business Savings
Personal Savings
Non-Profit Savings
Public Funds Savings
Christmas Club
Vacation Club
Certificates of Deposit
Individual Retirement Accounts
Health Savings Accounts (HSA)

Deposit Products Serviced ONLY

Checking Club
\$6.00 Checking Plus Club
\$7.00 Checking Plus Club
Super NOW Accounts

Loan Products Available:

Conventional Residential Loans for 1 to 4 dwelling units

Conventional Residential Loans for 5 or more dwelling units

Governmental Loan Programs: Kentucky Housing Corporation (KHC)
 Rural Housing Service (RHS)

Housing Rehabilitation Loans

Home Improvement Loans

Residential Rental Property Loans

Small Business Loans and U.S. SBA loans

Commercial Loans: Commercial Real Estate Development
 Capital Purchase Working Capital

Agriculture Loans: Farm Real Estate Annual Operating Capital
 Capital Purchases FSA Guaranteed and Subordinated Loans

Community Investment Loans: Service Organizations Churches
 Chamber of Commerce Local Government & Local College

Consumer Loans: Auto Mobile Homes Boats Personal Expense

Other Services:

Safe Deposit Boxes (fees depend on size chosen).

Bank-by-Mail (available at no extra charge).

Telephone Banking – Available for customers’ convenience to use from any telephone line 24 hours a day and 7 days a week (available at no charge).

Internet Banking – Available for customers’ convenience to use from any internet terminal 24 hours a day and 7 days a week (available at no charge).

Mobile Banking – Available for customers’ convenience to use 24 hours a day and 7 days a week (no charge for use of the service, however, data rates may apply through mobile phone carrier).

Mobile Deposit – Subject to approval of its use, customers may deposit acceptable items to an acceptable account from their mobile device (funds may not be immediately available). Fees may apply.

Business Online Banking – Available for business customers’ convenience to use from any internet terminal 24 hours a day and 7 days a week (available at no charge). Gives the user the ability to initiate ACH transactions, Wires, Stop Payments.

Online Consumer Loan Applications – Apply for consumer, car, personal loans online. Customers may request more information by completing the contact form online for home loans. (All applications available at no charge).

My Cards – Included in Bank of Columbia App for mobile device used to control debit card usage and parameters including settings for fraud alerts. (Available at no charge).

Enfact Fraud Notifications – Text and Phone alerts if a transaction is made using customer's debit card number but triggers a fraud alert. Customer can respond Y(Yes) or N(No) to signify if they made the transaction or not. If No the debit card will then be disabled. If text is not answered, customer will receive a phone call prompting them to answer questions to verify their use of the debit card in question.

Notifi Alerts – Alerts that can be set up through internet banking alerting customers to deposits made to their accounts, threshold limits set by customer, balance notifications, etc.

Apple Pay[®], Google Pay[®], Samsung Pay[®] Supported Financial Institution – Customers may add their Bank of Columbia debit card to their mobile device wallet for use of touchless payments through Apple Pay[®], Google Pay[®], and Samsung Pay[®].

BillPay – When customers choose to pay bill with Online Bill Pay, they can manage their bills in one place and decide when they are paid and how much is to be paid on one website with one login and password.

Zelle[®] – Zelle[®] is a fast way for customers to send and receive money to the people they know and trust. Zelle[®] is within Bank of Columbia BillPay App. Send money straight from your banking app for all sorts of things – even if your recipient has a different U.S.-based bank or credit union.

Round Up to Savings – Round Up to Savings is an optional program which allows customers to automatically round up debit card purchases to the nearest dollar and to choose a Bank of Columbia savings account for deposit. There is no charge for the service, but customers must have an active Bank of Columbia savings account and must sign the Round Up to Savings enrollment form to participate.

Counter Check Printing – Counter checks are available in sheets of four for customers at a cost of \$2.00 per sheet. Fee is waived for All-Access and Advantage checking accountholders.