Overdraft Disclosure for Business Accounts

COLUMBIA BANK

Columbia Bank is committed to providing the information you need to manage your Account. An overview of key policies and pricing that apply to your Account is provided below. For a comprehensive list of terms and policies please refer to the Business Rules & Regulations and Other Account Services and Fees Schedule.

Overdraft Services	
What You Need to Know about Overdrafts and Overdraft Fees	An Overdraft occurs when you do not have enough money in your Checking Account to cover a transaction, but we pay it anyway. We can cover your Overdrafts in two different ways: 1. We have **enhanced overdraft services** that come with your Checking Account, except when linked to a Business Courtesy Line of Credit. You may opt out of our enhanced overdraft services. 2. We also offer **optional overdraft services**, such as a link to another deposit account or line of credit, which may be less expensive than our enhanced overdraft services. To learn more, ask us about these services. This disclosure explains our enhanced overdraft services.
What method is used to determine Overdraft or Non-sufficient Funds (NSF)?	We use the Ledger Balance method to determine whether an Item will create an Overdraft or whether there are Non-sufficient Funds (NSF) to pay an Item. If an Item is presented to us and your Ledger Balance is not sufficient to pay it, we may, at our discretion, pay the Item (creating an Overdraft, in which case you may be charged an Overdraft fee) or return the Item for NSF.
What are the overdraft services that come with my Checking Account?	Our **Enhanced Overdraft Coverage** service authorizes and pays overdrafts for the following types of transactions: • Checks and other transactions made using your checking account number; • Recurring debit card transactions; and • Automatic bill payments. • ATM transactions and • Everyday debit card transactions We pay overdrafts at our discretion, which means we **do not guarantee** that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined or returned.
What account types does Enhanced Overdraft Coverage cover?	Enhanced Overdraft Coverage services cover transactions from all Checking account types, except when linked to a Business Courtesy Line of Credit. Enhanced Overdraft Coverage services are not offered on Savings and Money Market account types but we may charge you an Overdraft fee each time we pay an Item that overdraws your Account.
What fees will I be charged if I have an Overdraft?	Under our Enhanced Overdraft Service: • We will charge you a fee of $35 each time we pay an Item that overdraws your checking account. • The $35 fee will not be charged if your checking account ledger balance at the end of the day, after all Items have posted, is overdrawn $10 or less. Please also refer to the Columbia *Other Account Services and Fees Schedule* and your product disclosures for additional details regarding fees.
How can I have my transactions paid and avoid an Overdraft fee?	Our **Overdraft Protection Service** may be selected in addition to the Overdraft Coverage options above. Transfers from another linked deposit Account or line of credit will automatically cover Overdrafts up to the amount available in the funding Account. Enhanced Overdraft Coverage then becomes secondary coverage, except when inked to a Business Courtesy Line of Credit.
Routine or Intentional Overdraft Activities	Columbia Bank strongly discourages intentionally overdrafting accounts or using Overdraft Coverage services on expenditures for which there are not enough funds.
We offer other services that can help you maintain your Checking Account and may reduce the cost of Overdrafts	Visit any of our branches, our website, or call us for information about our optional Overdraft services, use of check registers, account alerts, mobile banking, telephone banking, online banking, and paperless statements.

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	Enhanced Overdraft Coverage[1, 4]	Overdraft Protection from a Deposit Account	Overdraft Protection from a Line of Credit[2]	Overdraft Protection from a Business Courtesy Line of Credit[3]
How do I enroll?	Authorize this coverage type on the Overdraft Coverage enrollment form for check, ACH, recurring debit card transactions, plus ATM and everyday debit card transactions	Complete the Overdraft Coverage enrollment & Overdraft Transfer Authorization forms and return them to your local branch or call the Customer Contact Service Center		Complete the promissory note at account opening
Does my coverage include ATM and everyday debit card transactions?	Yes, with a completed Overdraft Coverage enrollment form and authorization of Enhanced Overdraft Coverage			Yes, with a completed promissory note
What fees apply?	$35 Overdraft Fee[4] if you overdraw your account by more than $10 on one business day	$10 per transfer If sufficient funds are not available to transfer, a standard $35 Overdraft Fee will be charged	$10 per transfer[2]	$10 per transfer[3] If sufficient funds are not available to transfer, the transaction will be declined
What is my protection amount?	Limit is dynamic and varies based on account activity	Up to available account balance	Up to available credit limit	$2,500
What are the transfer increments?	Exact amount of the transactions plus related fees	$100 or balance of account, whichever is less		
Which additional overdraft protection options can be added?[5]	Overdraft Protection from a Deposit Account or Line of Credit	Overdraft Protection from a Line of Credit Enhanced Overdraft Coverage	Overdraft Protection from a Deposit Account	Overdraft Protection from a Deposit Account
Can I cancel?	You may cancel all coverage or opt-out of Standard Overdraft Coverage or Enhanced Overdraft Coverage at any time			You may cancel coverage by closing your Business Courtesy Line of Credit at any time

Transaction Processing Policies	
Transaction Posting Order (the order in which deposits and withdrawals are processed)	Transactions we receive each business day will generally be processed in the following order (see the Business Rules & Regulations for more specific details): 1. Deposits to your Account 2. Wire Transfers from your Account 3. ATM/Debit Card transactions from your Account 4. Checks and non-Check payment instruments drawn on your Account and presented over the counter. 5. ACH payment transactions All other Checks, drafts, or other instruments written on your Account
Funds Availability Policy (when funds deposited to your Account are available)	• Cash Deposit at a Branch or ATM: Available Same Day • Direct Deposit or Wire Transfer: Available Same Day • Checks Deposit at a Branch or ATM: Depending on the Item, funds are generally available the next business day. • A 'business day' is a non-holiday weekday. The end of a business day varies by Branch, ATM location or mail processing center. • If we place a hold on a Check, the first $275 will generally be available the next business day. The remaining balance will generally be available no later than 7 business days after the date of your deposit. • We will notify you of the hold and when the funds will be made available to you, and in some cases, it will be after your deposit is made.

[1] Enhanced Overdraft Coverage is a discretionary service. Columbia Bank is under no obligation to pay items when your account has non-sufficient funds (NSF), even if previous NSF transactions were paid. Columbia Bank reserves the right to require you to pay an overdraft immediately. Columbia Bank typically does not pay overdrafts if your account is not in good standing, or you are not making regular deposits. Please see account disclosures for more information. Accounts with a Business Courtesy Line of Credit are not eligible for Enhanced Overdraft Coverage.

[2] Subject to eligibility requirements and credit approval. Interest will accrue on amounts advanced and at the interest rate stated in the line of credit agreement. Lines of credit may be subject to additional charges; see line of credit agreement for details. Cannot be combined with a Business Courtesy Line of Credit.

[3] Subject to eligibility requirements. Accounts with a Business Courtesy Line of Credit are not eligible for Enhanced Overdraft Coverage. Interest will accrue on amounts advanced and at the interest rate stated in the line of credit agreement. See line of credit agreement for details.

[4] If you overdraw your account by more than $10 on one business day, you will be charged a fee of $35 for each check, in person withdrawal, or electronic item we pay. See Business Rules and Regulations and Other Account Services for full details.

[5] If you have authorized Overdraft Protection from a Deposit Account and you are enrolled in Enhanced Overdraft Coverage, funds from the deposit account you selected will be used first to cover the overdraft. If you have authorized both Overdraft Protection from a Deposit Account AND Overdraft Protection from a Line of Credit, you must specify the order of coverage.

All products subject to bank approval. Other fees may apply. Review the Business Rules and Regulations, ATM and Debit Card Agreement, Other Account Services and Fees Schedule, and Overdraft Disclosure for Business Accounts for additional details of all business deposit products offered by Columbia Bank.

Ask an Associate for details
Call 1-866-486-7782
Get started at **ColumbiaBank.com**