

# Personal Checking & Savings Rates

Interest Rates and Annual Percentage Yields are current as of **October 26, 2020**. Your interest rate and annual percentage yield may change at our discretion at any time. For current rate information call **1-877-272-3678** or your local branch. In order to obtain the disclosed annual percentage yield, you must maintain the minimum balance requirement that is listed next to each account type. Fees could reduce the earnings on the account. All interest rates are established by the Bank, based on local market conditions and related account services.

Product	Minimum balance to open	Minimum balance to earn interest	Interest rate	Annual Percentage Yield
Relationship Account	\$25	\$2,500 to \$24,999	0.01%	0.01%
		\$25,000 to \$49,999	0.01%	0.01%
		\$50,000 to \$249,999	0.01%	0.01%
		\$250,000 to \$499,999	0.03%	0.03%
		\$500,000 to \$999,999	0.03%	0.03%
		\$1,000,000+	0.03%	0.03%
Premier Money Market	\$1,000	\$0 to \$24,999	0.01%	0.01%
		\$25,000 to \$49,999	0.01%	0.01%
		\$50,000 to \$99,999	0.01%	0.01%
		\$100,000 to \$249,999	0.03%	0.03%
		\$250,000 to \$499,999	0.03%	0.03%
		\$500,000 to \$999,999	0.03%	0.03%
		\$1,000,000 to \$1,999,999	0.05%	0.05%
\$2,000,000+	0.05%	0.05%		
Boost Money Market	\$1,000	\$0 to \$4,999	0.01%	0.01%
		\$5,000 to \$14,999	0.01%	0.01%
		\$15,000 to \$24,999	0.01%	0.01%
		\$25,000 to \$49,999	0.01%	0.01%
		\$50,000 to \$74,999	0.01%	0.01%
		\$75,000 to \$99,999	0.01%	0.01%
		\$100,000+	0.03%	0.03%
Health Savings Account or Idaho Medical Savings Account*	\$25	\$500 to \$4,999	0.01%	0.01%
		\$5,000 to \$14,999	0.02%	0.02%
		\$15,000 to \$49,999	0.03%	0.03%
		\$50,000+	0.04%	0.04%
Everyday Savings	\$25	No Minimum	0.01%	0.01%
IDA Savings	\$0	No Minimum	0.01%	0.01%

**Balance-computation method:** We use the daily-balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest:** Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

**Effect of Closing an Account:** If you close your account before interest is credited, you will not receive the accrued interest.

**Compounding and Crediting frequency:** Interest will be compounded and paid to your account monthly.

**Transaction Limitations:** For all Savings and Money Market accounts, you are limited to a total of six (6) transfers and withdrawals per statement cycle. This includes transfers made by you to another account of yours with us and transfers made to a third party by a pre-authorized or automatic transfer and transfers made by telephone or online banking. It also includes checks, debit card transactions or similar order made by you and payable to a third party. \*There are no transaction limitations on the Health Savings and Idaho Medical Savings Account because they are checking accounts.

**IDA Savings:** These are limited to be opened by agencies with which the Bank participates in individual development programs

Additional disclosures for your account are included in the Personal Checking & Savings Account brochure, Health Savings Account brochure, Deposit Account Agreement, and the Services and Fees Schedule.

## Business Checking & Savings Rates

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Product	Minimum balance to open	Minimum balance to earn interest	Interest rate	Annual Percentage Yield
<b>Business Interest Checking</b>	\$100	\$1,000+	0.01%	0.01%
<b>Advanced Non-Profit Checking</b>	\$100	\$1,000+	0.01%	0.01%
<b>Premium Business Money Market</b>	\$25,000	\$0 to \$24,999	0.01%	0.01%
		\$25,000 to \$49,999	0.01%	0.01%
		\$50,000 to \$99,999	0.01%	0.01%
		\$100,000 to \$249,999	0.03%	0.03%
		\$250,000 to \$499,999	0.03%	0.03%
		\$500,000 to \$999,999	0.03%	0.03%
		\$1,000,000 to \$1,999,999	0.05%	0.05%
<b>Business Money Trend</b>	\$1,000	\$0 to \$4,999	0.01%	0.01%
		\$5,000 to \$14,999	0.01%	0.01%
		\$15,000 to \$24,999	0.01%	0.01%
		\$25,000 to \$49,999	0.01%	0.01%
		\$50,000 to \$74,999	0.01%	0.01%
		\$75,000 to \$99,999	0.01%	0.01%
		\$100,000+	0.03%	0.03%
<b>Business Savings</b>	\$100	No Minimum	0.01%	0.01%
<b>Healthcare Savings</b>	\$100	No Minimum	0.01%	0.01%

**Balance-computation method:** We use the daily-balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest:** Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

**Effect of Closing an Account:** If you close your account before interest is credited, you will not receive the accrued interest.

**Compounding and Crediting frequency:** Interest will be compounded and paid to your account monthly.

**Transaction Limitations:** For all Savings and Money Market accounts, you are limited to a total of six (6) transfers and withdrawals per statement cycle. This includes transfers made by you to another account of yours with us and transfers made to a third party by a pre-authorized or automatic transfer and transfers made by telephone or online banking. It also includes checks, debit card transactions or similar order made by you and payable to a third party.

Additional disclosures for your account are included in the Business Checking Account brochures, Deposit Account Agreement, and the Services and Fees Schedule.

# Pooled IOLTA & IBRETA Rates

Interest Rates and Annual Percentage Yields are current as of **October 26, 2020**. Your interest rate and annual percentage yield may change at our discretion at any time. For current rate information call **1-877-272-3678** or your local branch. In order to obtain the disclosed annual percentage yield, you must maintain the minimum balance requirement that is listed next to each account type. Fees could reduce the earnings on the account. All interest rates are established by the Bank, based on local market conditions and related account services.

Product	Minimum balance to open	Minimum balance to earn interest	Interest rate	Annual Percentage Yield
<b>WA IOLTA/IBRETA*</b>	\$100	\$0 to \$99,999 \$100,000+	0.10% 0.75%	0.10% 0.75%
<b>ID IOLTA*</b>	\$100	\$0 to \$99,999 \$100,000+	0.10% 0.75%	0.10% 0.75%
<b>OR IOLTA</b>	\$100	No Minimum	0.75%	0.75%
<b>CA IOLTA</b>	\$100	No Minimum	0.68%	0.68%

**Balance-computation method:** We use the daily-balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest:** Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

**Effect of Closing an Account:** If you close your account before interest is credited, you will not receive the accrued interest.

**Compounding and Crediting frequency:** Interest will be compounded and paid to your account monthly.

\*The rates listed for Pooled Washington IOLTA's & IBRETA's and Idaho IOLTA's are for those accounts opened on or after February 4, 2019. For rates on accounts opened before February 4, 2019 please call 1-877-272-3678 or your local branch.

Additional disclosures for your account are included in the Deposit Account Agreement and the Services and Fees Schedule.

## Time Deposit & IRA Rates

We use two different terms to tell you how much interest we pay: Annual Percentage Yield (APY) and Interest Rate (Rate). Rates and APYs are current as of **October 26, 2020**. For current rate information call **1-877-272-3678** or your local branch. Annual percentage yield is calculated on maximum term listed. All interest rates are established by the Bank, based on local market conditions and related account services.

### Time Deposits less than 1 year

Funds Deposited	1-5 Months	6 Months	7-11 Months
<b>\$500</b>	0.03% Rate 0.03% APY*	0.03% Rate 0.03% APY*	0.03% Rate 0.03% APY*
<b>\$5,000</b>	0.03% Rate 0.03% APY*	0.03% Rate 0.03% APY*	0.03% Rate 0.03% APY*
<b>\$10,000</b>	0.03% Rate 0.03% APY*	0.03% Rate 0.03% APY*	0.03% Rate 0.03% APY*
<b>\$50,000</b>	0.03% Rate 0.03% APY*	0.03% Rate 0.03% APY*	0.03% Rate 0.03% APY*
<b>\$100,000</b>	0.03% Rate 0.03% APY*	0.03% Rate 0.03% APY*	0.03% Rate 0.03% APY*

Number of days	Interest Rate	Annual Percentage Yield
<b>30 - 182 Days</b>	0.03%	0.03%
<b>183 - 365 Days</b>	0.03%	0.03%

Minimum \$500.00 opening deposit. Automatic renewal account. The interest rate will not change for the term of the account. Interest will not be compounded. Interest will be credited to your account at maturity.

### Time Deposits 1 – 5 years

Funds Deposited	12-23 Months	24-35 Months	36-47 Months	48-59 Months	60 Months
<b>\$500</b>	0.05% Rate 0.05% APY*	0.05% Rate 0.05% APY*	0.05% Rate 0.05% APY*	0.05% Rate 0.05% APY*	0.05% Rate 0.05% APY*
<b>\$5,000</b>	0.05% Rate 0.05% APY*	0.05% Rate 0.05% APY*	0.05% Rate 0.05% APY*	0.05% Rate 0.05% APY*	0.05% Rate 0.05% APY*
<b>\$10,000</b>	0.05% Rate 0.05% APY*	0.05% Rate 0.05% APY*	0.05% Rate 0.05% APY*	0.05% Rate 0.05% APY*	0.05% Rate 0.05% APY*
<b>\$50,000</b>	0.05% Rate 0.05% APY*	0.05% Rate 0.05% APY*	0.05% Rate 0.05% APY*	0.05% Rate 0.05% APY*	0.05% Rate 0.05% APY*
<b>\$100,000</b>	0.05% Rate 0.05% APY*	0.05% Rate 0.05% APY*	0.05% Rate 0.05% APY*	0.05% Rate 0.05% APY*	0.05% Rate 0.05% APY*

Minimum \$500.00 opening deposit. Automatic renewal account. The interest rate will not change for the term of the account. Interest will be compounded and paid quarterly to your account.

\*APY = Annual Percentage Yield

See next page for additional rates and disclosures



# Time Deposit & IRA Rates

## Jumbo

Product	Minimum Deposit to Open	Interest Rate	Annual Percentage Yield
30 - 59 Day Jumbo	\$100,000	0.05%	0.05%
60 - 89 Day Jumbo	\$100,000	0.05%	0.05%
90 - 181 Day Jumbo	\$100,000	0.05%	0.05%
182 - 364 Day Jumbo	\$100,000	0.05%	0.05%
365 Day Jumbo	\$100,000	0.05%	0.05%

Single maturity account. The interest rate will not change for the term of the account. Interest will not be compounded. Interest will be paid at maturity.

## Jump & Bump and Promotional CD

Product	Minimum Deposit to Open	Interest Rate	Annual Percentage Yield
12 Month Jump & Bump CD	\$500	0.06%	0.06%

Automatic renewal account. The interest rate and annual percentage yield may change. You are permitted to make one rate adjustment during the term of your account prior to maturity. The rate adjustment will be the Jump & Bump interest rate in effect at the time of your request. You may add additional funds (at any time) to your account in increments of at least \$100. The original maturity date will remain unchanged. Interest will be compounded and paid quarterly to your account.

### Additional Disclosures

**Individual Retirement Accounts:** Individual Retirement Accounts (IRAs) are placed within time deposit accounts. Unless otherwise noted, IRAs have the same terms conditions and penalties as the time deposit account of choice.

**Balance-computation method:** We use the daily-balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest:** Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

**Transaction Limitations:** After the account is opened; 1) you may not make deposits into the account until the maturity date ; 2) you may not make principal withdrawals from the account until the maturity date.

**Withdrawal of interest prior to maturity date:** The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Early withdrawal penalties:** You may not withdraw any part of your deposit prior to maturity except with the consent of Columbia Bank, which may be given only at a time such request is made. If you have already withdrawn your interest, we will subtract the penalty described below from the principal amount withdrawn early. If your Time Deposit is an IRA, the below penalties will be waived if you are age 59 ½ or older.

**Minimum penalty amount:** The penalty for early withdrawal will not be less than the Regulation D penalty of 7 days simple interest of the amount withdrawn within the first 6 days after deposit or within 6 days after the most recent partial withdrawal.

**Note:** To determine the length of time the funds have been on deposit, we use the date of issuance or the date of last renewal, whichever is later. If the Bank consents to withdrawal before maturity, the following penalty will be assessed at the time the withdrawal is made, which may result in a loss of principal balance:

**Time Deposits:** A) If the original term of your Time Deposit is 5 months or less, you will forfeit 45 days of simple interest. B) If the original term of your Time Deposit is 6-11 months, you will forfeit 90 days of simple interest. C) If the original term of your Time Deposit is 12-23 months, you will forfeit 180 days of simple interest. D) If the original term of your Time Deposit is 24-59 months, you will forfeit 270 days of simple interest. E) If the original term of your Time Deposit is 60 months or more, you will forfeit 365 days of simple interest.

**Jumbo CDs:** A) If the original term of your Jumbo CD is 6 months or less, you will forfeit 45 days of simple interest. B) If the original term of your Jumbo CD is more than 6 months, you will forfeit 90 days of simple interest.

\*APY = Annual Percentage Yield