



CURRENT DEPOSIT RATES

Effective: **Thursday, July 01, 2010**

	Interest Rate	Annual Percentage Yield	Minimum Balance Required to Open
Interest Only Lawyer Trust Acct.	0.25%	0.25%	N/A
Interest Bearing Checking	0.10%	0.10%	\$500
Flag Savings	0.15%	0.15%	\$100
Savings	0.15%	0.15%	\$100

Insured Money Market *

	Interest Rate	Annual Percentage Yield
(\$200k+)	0.50%	0.50%
(\$100k - \$199,999)	0.40%	0.40%
(\$50k - \$99,999)	0.30%	0.30%
(\$25k - \$49,999)	0.25%	0.25%
(\$5k - \$24,999)	0.15%	0.15%
(Under \$5,000)	0.10%	0.10%

* Minimum Balance to open Personal IMM \$1,000
 * Minimum Balance to open Business IMM \$2,500

Tiered Interest Checking *

	Interest Rate	Annual Percentage Yield
(\$200k+)	0.25%	0.25%
(\$100k - \$199,999)	0.25%	0.25%
(\$50k - \$99,999)	0.25%	0.25%
(\$25k - \$49,999)	0.25%	0.25%
(\$5k - \$24,999)	0.25%	0.25%
(\$1,500 - \$4,999)	0.25%	0.25%

* Minimum Balance to open personal account \$500

Premier Index Market *

	Interest Rate	Annual Percentage Yield
(\$550k+)	0.90%	0.90%
(\$350k - \$549,999)	0.85%	0.85%
(\$250k - \$349,999)	0.85%	0.85%
(\$150k - \$249,999)	0.70%	0.70%
(\$75k - \$149,999)	0.70%	0.70%
(Under \$75,000)	0.25%	0.25%

* Minimum Balance to open personal account \$75,000
 * Minimum Balance to open business account \$75,000

NOTE: For Checking and Savings accounts, fees could reduce earnings. The interest rate and Annual Percentage Yield (APY) may change after account opening without notice. Minimum deposit required to open checking and savings accounts.



Columbia Bank Time Deposit and IRA Account Disclosure

Interest Rates and Annual Percentage Yields are current as of **July 01, 2010**. For current rate information call **(800) 648-3194** or your nearest branch. APY is calculated on maximum term listed. All interest rates are established by the bank based on local market conditions and related account services.

Time Deposit and IRA Rates

CD/IRA less than 1 year

	90 & 120 Day	180 Days
\$500.00		
Interest rate	0.15%	0.23%
APY	0.15%	0.23%
\$5,000.00		
Interest rate	0.15%	0.23%
APY	0.15%	0.23%
\$10,000		
Interest rate	0.31%	0.47%
APY	0.31%	0.47%
\$50,000		
Interest rate	0.32%	0.49%
APY	0.32%	0.49%
\$100,000		
Interest rate	0.35%	0.54%
APY	0.35%	0.54%

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.

CD/IRA 1 - 7 years

	12, 13, 18 months	24 months	36 months	48 months	60, 84 months
\$500.00					
Interest rate	0.35%	0.56%	0.77%	0.89%	0.95%
APY	0.35%	0.56%	0.77%	0.89%	0.95%
\$5,000.00					
Interest rate	0.35%	0.56%	0.77%	0.89%	0.95%
APY	0.35%	0.56%	0.77%	0.89%	0.95%
\$10,000					
Interest rate	0.70%	1.12%	1.53%	1.77%	1.90%
APY	0.70%	1.13%	1.54%	1.79%	1.92%
\$50,000					
Interest rate	0.74%	1.17%	1.61%	1.86%	1.99%
APY	0.74%	1.18%	1.62%	1.88%	2.01%
\$100,000					
Interest rate	0.81%	1.28%	1.76%	2.04%	2.18%
APY	0.81%	1.29%	1.78%	2.06%	2.20%

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.

Jump & Bump CD/IRA

Product	Minimum Deposit to Open	Interest Rate	Annual Percentage Yield
24, 36, 48, 60 Month Jump & Bump CD/IRA	\$500	0.50%	0.50%

Minimum \$500.00 opening deposit. 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 remains unchanged. Interest will be compounded and paid quarterly to your account.

Member FDIC



Rates are effective as of July 01, 2010

Specials

Product	Minimum Deposit to Open	Interest Rate	Annual Percentage Yield
See our Jump & Bump CDs!			

Columbia Bank Summary Sheet

To be completed by your Customer Service Representative

Account Number: _____
Interest Rate: _____
Interest Frequency:** _____
Deposit Date: _____
Minimum Deposit: _____
Annual Percentage Yield: _____
Interest Payment Method: _____
Maturity Date: _____

Please circle one below:

- Renewable
- Non - Renewable

Prepared by: _____ **Date:** _____

** Interest will be based on actual days in a year. Interest will be compounded and paid to the account according to what is stated on the interest frequency line. This will apply only to accounts where interest is added to the deposit and is paid other than at maturity.

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.

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 for withdrawal is made. If the Bank consents to withdrawal before maturity, the following penalty will be assessed at the time the withdrawal is made: A) *If the original term of your Time Deposit is less than 182 days you will forfeit 30 days of simple interest, which may result in a loss of principal balance.* B) *If the original term of your Time Deposit is 182 days or more, you will forfeit 90 days of simple interest, which may result in a loss of principal balance.* If you have already withdrawn your interest we will subtract the penalty described above from the principal amount withdrawn early. If your Time Deposit is an Individual Retirement Account, the above penalties will be waived if you are 59 1/2 or older. **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

Transaction limitations: After the account is opened; 1) you may not make deposits into the account until the maturity date with the exception of the Jump & Bump Time Deposit, 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.

Automatic renewal accounts: If you have an automatic renewal feature, you will have 10 calendar days after the maturity date to withdraw funds without penalty.

Single maturity accounts: Time deposits that are single maturity will not earn interest after the maturity date.

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

