



MONEY MARKET ACCOUNT DISCLOSURE

The Money Market Account (MMA) is available for both personal and small business accounts and may be opened with a minimum initial deposit of \$1,000. The MMA earns a variable rate of interest, accrued daily on the collected balance, and paid monthly to the account at the end of the statement period.

This account is a tiered rate account and may earn a different rate of interest depending on the balance maintained in the account. The balance, rate, and corresponding annual percentage yield (APY) structure is as follows:

Tiered Levels	Rate and APY
\$1,000 to \$24,999	<i>Refer to Columbia Bank's rate sheet for the current rate and APY for all tiered levels of the money market.</i>
\$25,000 to \$49,999	
\$50,000 to \$99,999	
\$100,000 to \$249,999	
\$250,000 and up	

At our discretion, we may change the interest rate and related APY on this account as often as daily. If the balance in the account falls below the minimum opening balance required to receive the selected rate, then the interest rate on the balance in the account will immediately default to the rate and APY noted on Columbia Bank's Rate Sheet.

This account allows up to six (6) withdrawals and/or transfers each monthly statement cycle by check, preauthorized or automatic transfer, draft, point-of-sale debit card and/or telephone. If these limitations are exceeded, we may refuse to honor the excessive transactions, remove the transfer privileges, close the account without prior notice, convert it to another type of account, and/or impose a fee for exceeding the limits. We may also reduce the interest rate on the account to the default rate noted on Columbia Bank's Rate Sheet if these limitations are exceeded.

The bank reserves the right to require seven (7) days advance notice prior to withdrawals from investment accounts.

Rates are subject to change without notice.

The account pays interest for all tiers at a variable rate that may change at any time.

Requires minimum opening deposit of \$1,000.

Fees may reduce earnings on the account.

Please see Service Charge Disclosure for additional account fees and charges that may apply.

This supplemental disclosure is provided to you in addition to our Deposit Account Agreement and Disclosure, Service Charge Disclosure, and Rate Sheet.

