

Hut, Hut, Hike!

The **Winning Play** For Your Finances

Earn up to **\$800** with a new checking account at Columbia Bank



Here's how to earn:

Earn **\$100**

when you have 10 qualifying point of sale (POS) transactions within 60 days of opening your account^[1]

Earn **\$300**

when you have direct deposits totaling at least \$1,000 posted within 60 days of account opening^[1]

Earn an additional **\$400**

when you retain a balance of at least \$25,000 for at least 120 days after account opening or earn \$200 when you retain a balance of at least \$5,000.^[2]

See full disclosure to learn more about bonuses available for lower retained balances

To qualify for the bonus, open a new **Cash Back, Forward, Ideal or Senior Checking account.**^{[3] [4] [5] [6]}

Compare accounts at ColumbiaBankOnline.com/personal-banking/personal-checking.

Maple Shade Branch

(856) 482.2707

253 E Main St

Maple Shade, New Jersey, 08052



Learn More

Standard Messaging Rates Apply.

[1] \$400 New Account Cash Bonus. In order to be eligible to obtain the cash bonuses, you must open one of these new accounts, either a Cash Back Checking Account, Forward Checking Account, Ideal Checking Account, or Senior Checking Account opened on or after February 24, 2024. You will receive a one-time new account \$300 cash credit to your Checking Account after we have verified ACH credits totaling at least \$1,000 posted to your Checking Account within 60 days after the date you opened the new account. Please note that internal transfers are not considered an ACH transaction. The \$300 will be credited to your account within 60 days after we have determined that you satisfied this requirement. Only one new account \$300 credit will be made in total for ACH credit activity to this account within the first 60 days of account opening. You will receive a one-time new account \$100 cash credit to your Checking account after we have verified that 10 qualifying POS debit card transactions (not including ATM withdrawals) have been made with your Columbia Bank Debit Card and those transactions post and settle to your Checking Account within 60 days of the new account opening. The \$100 credit will be credited to your account within 60 days after we have determined that you have satisfied this requirement. Only one new account \$100 credit will be made in total for the qualifying Cash Back debit card activity. A "qualifying POS debit card transaction" is any Columbia Bank Debit Card transaction that requires either a signature or PIN at the point-of-sale. Please note that ATM withdrawals and online bill payments are not considered qualifying POS debit card transactions. Total \$400 per person: If you have ever received a new account opening bonus of any type in connection with opening a checking or savings account, you are not eligible for either of the cash bonuses even if you open a new Checking Account. You are permitted to receive only one of each of these new account bonuses irrespective of the number or type of checking accounts you open. To receive any of the aforementioned new account bonuses, the account must still be open at the time we are ready to credit the funds. The new account cash bonuses will be reported as interest to the IRS on form 1099-INT.

[2] Checking Account Balance Build Offer. This offer is only eligible on New Cash Back Checking Accounts, New Forward Checking Accounts, New Ideal Checking Accounts, or New Senior Checking Accounts opened on or after February 24, 2024. In order to qualify for a one-time Balance Build Offer cash credit you must deposit a minimum total deposit of \$5,000 of "new money" into your Checking account. ("New money" is defined as deposits not previously held by Columbia Bank.) We will allow fifteen (15) calendar days to complete the "new money" deposit funding process. After the deposit funding process period expires, the deposit(s) must be maintained in your Checking account for an additional one hundred and twenty day (120) period. This is referred to as the balance seasoning period. Once the one hundred and twenty day (120) balance seasoning period expires, Columbia Bank will verify that the qualifications of the Balance Build Offer were met and deposit the applicable cash credit into your Checking account within thirty (30) calendar days. Qualifying accounts will receive a cash credit of \$200 for "new money deposits" totaling \$5,000.00 and up to \$14,999.99. Qualifying accounts will receive a cash credit of \$300 for "new money deposits" totaling \$15,000 and up to \$24,999.99. Qualifying accounts will receive a cash credit of \$400 for "new money deposits" totaling \$25,000 and above. The Balance Build Offer is limited to one per person and one per account. The maximum Balance Build Offer cash credit is \$400. You are not eligible for additional Balance Build Offers even if you open additional accounts and/or make additional "new money" deposits. This is a limited time offer and may be discontinued at any time. To receive the aforementioned Balance Build Offer, the Checking account must still be open at the time we are ready to credit the funds. The Balance Build Offer cash credit will be reported as interest to the IRS on form 1099-INT.

[3] Cash Back Checking Account is non-interest bearing. The minimum to open the account is \$0.01. This account is only available to consumers (natural persons) for personal, family, or household purposes. There is a Monthly Maintenance Service Charge of \$10.00. The \$10.00 Monthly Maintenance Service Charge can be avoided if there are at least ten (10) Columbia Bank Debit Card Point of Sale (POS) transactions (ATM withdrawals do not count) posted and settled to the account during the monthly statement cycle, or if the sum of posted Automated Clearing House (ACH) credits is greater than \$1,000 during the monthly statement cycle. Please note that internal transfers are not considered an ACH transaction. Primary account owners 22 years of age or under are not subject to the Monthly Maintenance Service Charge. Commencing with the month the primary account owner turns 23 years of age and thereafter the Monthly Maintenance Service Charge is \$10.00 unless there are at least ten (10) Columbia Bank Debit Card POS transactions (ATM withdrawals do not count) posted and settled to the account during the monthly statement cycle, or if the sum of posted Automated Clearing House (ACH) credits is greater than \$1,000 during the monthly statement cycle. The Cashback Checking Account is subject to a \$5.00 per month Statement Print Service Charge fee if the account holder chooses to receive the monthly statement in print format rather than consenting to access it electronically. To avoid the Statement Print Service Charge, Cashback Checking account holders must sign up for Online Banking and consent online to receive the statement in electronic format.

[4] Forward Checking account is non-interest bearing. The minimum to open the account is \$0.01. This account is only available to consumers (natural persons) for personal, family or household purposes. Anyone 18 years and older may open this account. However persons between the ages of 13 and 17 may open this account as a joint account with a parent or legal guardian as the secondary owner. There is no daily minimum balance requirement and no Monthly Maintenance Service charge. The Forward Checking account is subject to a \$2.00 per month Statement Print Service Charge fee if the account holder chooses to receive the monthly statement in print format rather than consenting to access it electronically. To avoid the Statement Print Service Charge, Forward Checking account holders must sign up for Online Banking and consent online to receive the statement in electronic format.

[5] Ideal Checking account is non-interest bearing. The minimum to open the account is \$0.01. This account is only available to consumers (natural persons) for personal, family or household purposes. Anyone 18 years and older may open this account. However persons between the ages of 13 and 17 may open this account as a joint account with a parent or legal guardian as the secondary owner. There is a Monthly Maintenance Service Charge of \$10.00. The Monthly Maintenance Service Charge of \$10.00 can be avoided by keeping a daily minimum balance of \$50.00 or greater in your account. If your daily balance falls below \$50.00 anytime during the monthly cycle, a \$10.00 Monthly Maintenance Service charge applies. Ideal Checking account is subject to a \$5.00 per month Statement Print Service Charge fee if the account holder chooses to receive the monthly statement in print format rather than consenting to access it electronically. To avoid the Statement Print Service Charge, Ideal Checking account holders must sign up for Online Banking and consent online to receive the statement in electronic format.

[6] Senior Checking account is non-interest bearing. The minimum to open the account is \$0.01. This account is only available to consumers (natural persons) aged 55 years or older for personal, family or household purposes. There is no daily minimum balance requirement or Monthly Maintenance Service charge.