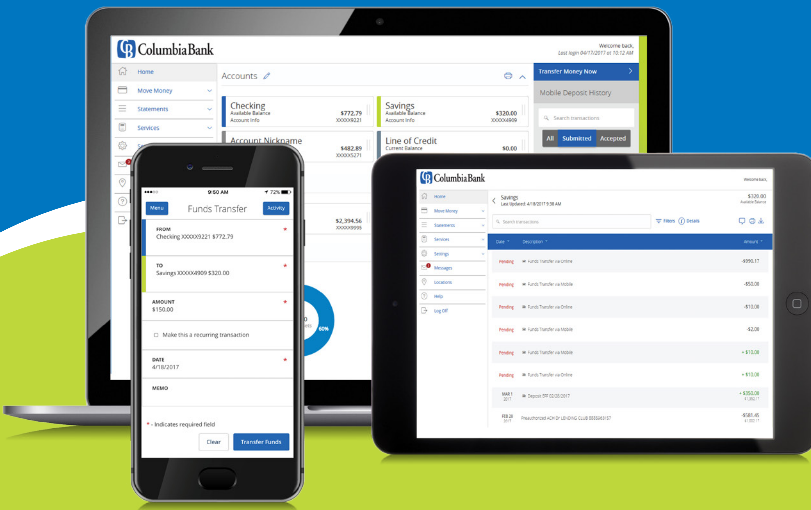

A quick and easy guide to using Columbia Connect for personal digital banking.

Columbia Bank
WHERE **RELATIONSHIPS RULE**

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Getting Started

Welcome to Columbia Connect, our digital banking platform! Whether at home or at the office, from a mobile phone, tablet or laptop, we strive to make your online banking experience easy and convenient.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the online banking process. If you have additional questions, contact us at 877-754-5074.

Table of Contents

Getting Started

Home Page

Security

Transaction Types

Transactions

Bill Pay

Advanced Bill Pay

Services

Locations

Getting Started

New User Enrollment

If you're new to Columbia Connect, you need to complete the enrollment process the first time that you log in. Once you complete these few quick steps, you'll be on your way to banking everywhere you go!

1. Type ColumbiaBank.com into your browser and click the "Enroll" link.
2. Fill out the Registration form with the required information and click the **Continue** button.

> **Note**: The details you provide are verified by comparing them to the information we have on file in our system. If you experience issues completing this step, please contact us at at 877-754-5074 for assistance.

3. A confirmation message appears.
4. Choose the contact method that allows Columbia Bank to reach you immediately with a Secure Access Code (SAC). This numbered code is only valid for a short time, and if it expires, you will need to request a new one. If you close your browser before receiving the SAC, you can log in again and select the **I already have a Secure Access Code** button.
5. Enter the SAC and click the **Submit** button.
6. Choose whether you wish to register your device for future logins. If you click the **Register Device** button, you will never need to request SACs for that device.
7. Create your new password.
8. Review the Online & Electronic Terms and Conditions Agreement on the Disclaimers page and click the **I Accept** button to agree to the terms and conditions.
9. Congratulations! You have successfully logged in to Columbia Connect! If you have any questions or concerns, call us at 877-754-5074.

> **Note**: For additional security, we strongly suggest that you do not register your devices.

Getting Started

Logging In

After your first-time enrollment, logging in is easy and only requires your user ID and password. If you are logging in using a device that you have not previously registered, you will need to request a Secure Access Code (SAC).

1. Enter your user ID.
2. Click the **Log In** button.
3. Enter your password.
4. Click the **Submit** button.

Note: If you enter an incorrect password too many times, your account will be temporarily locked. Call us at 877-754-5074 for assistance.

Logging Off

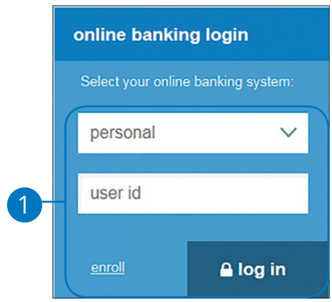
For your security, you should always log off when you finish your online banking session. We may also log you off due to inactivity.

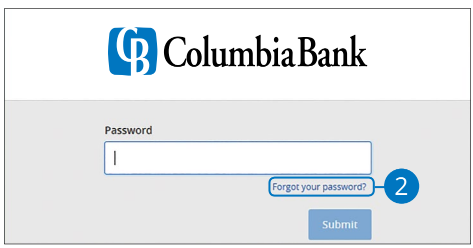
1. Click the **Log Off** tab in the navigation menu.
2. Close your internet browser.

Getting Started

Resetting A Forgotten Password

If you happen to forget your password, you can easily reestablish a new one.

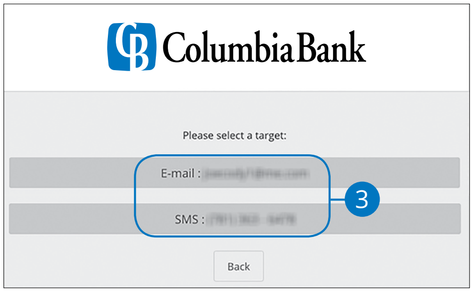




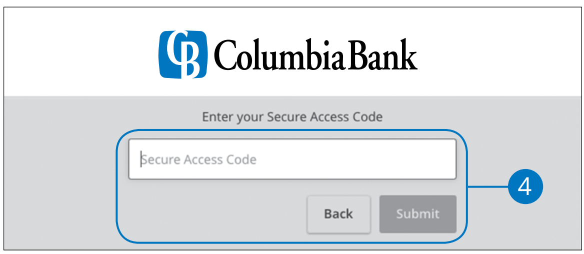
1. Enter your user ID and click the **log in** button.

2. Select the link “Forgot your password?”

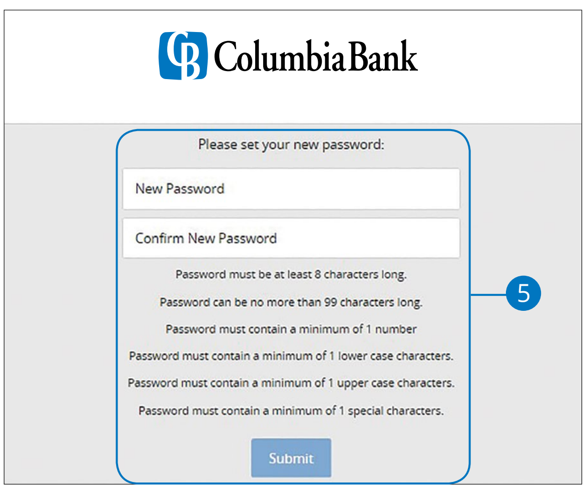
Note: You may not be able to change your password if your account is locked, or if you are resetting your password from an unregistered device.



3. Choose the contact method that allows Columbia Bank to reach you immediately with a 6-digit Secure Access Code (SAC).



4. Enter the SAC and click the **Submit** button.

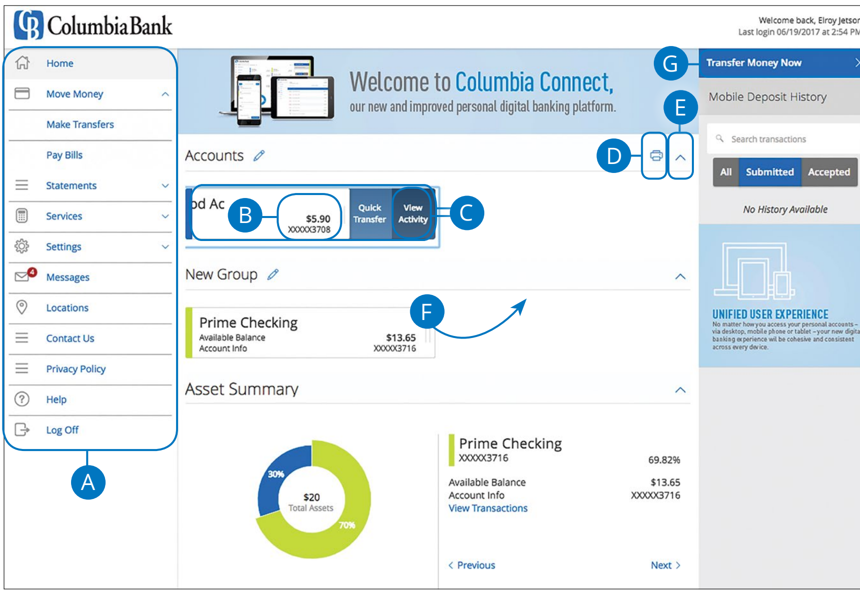


5. Create a new password based on our password requirements and click the **Submit** button when you are finished.

Home Page

Home Page Overview

After logging in, you are taken directly to the Home page. This page is divided into three convenient sections to help you navigate to every feature within Columbia Connect. Here you can view balances in your Columbia Bank accounts, see your account summaries and more!



Note: The letters in the image above correspond to the available features on the Home page listed out below.

A. The navigation bar appears in every view on the left side of the screen. You can navigate to any of Columbia Connect's features by selecting the appropriate drop-down tab.

B. Your Columbia Bank accounts are displayed on an account card with its balance.

C. If you click an account name, you are taken to the Account Details page. You can also click the right side of an account card and click the **View Activity** button for more details.

D. The icon allows you to print a summary of current available funds in your accounts.

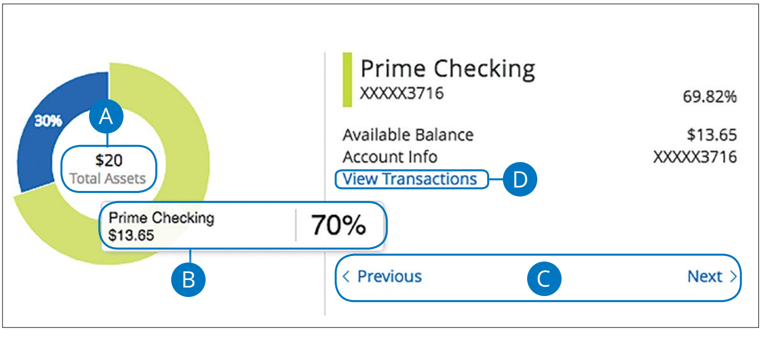
E. You can expand or collapse account details by clicking the icon.

F. If you click and hold an account card, you can drag and drop it to a new location to change the order in which your accounts appear.

G. The Quick Actions links in the top right corner let you quickly access different Online Banking features.

Account Summary Overview

If you ever need to quickly assess how much money is in all of your accounts, you can scroll down to the Account Summary graphic on the Home page. This interactive chart represents your total assets, represented by specific colors and percentages.



A. The Total Assets widget gives you the total amount of money in your accounts and breaks down those funds into percentages.

B. Each colored piece represents one of your Columbia Bank accounts and displays its percentage of total funds, as well as the balance.

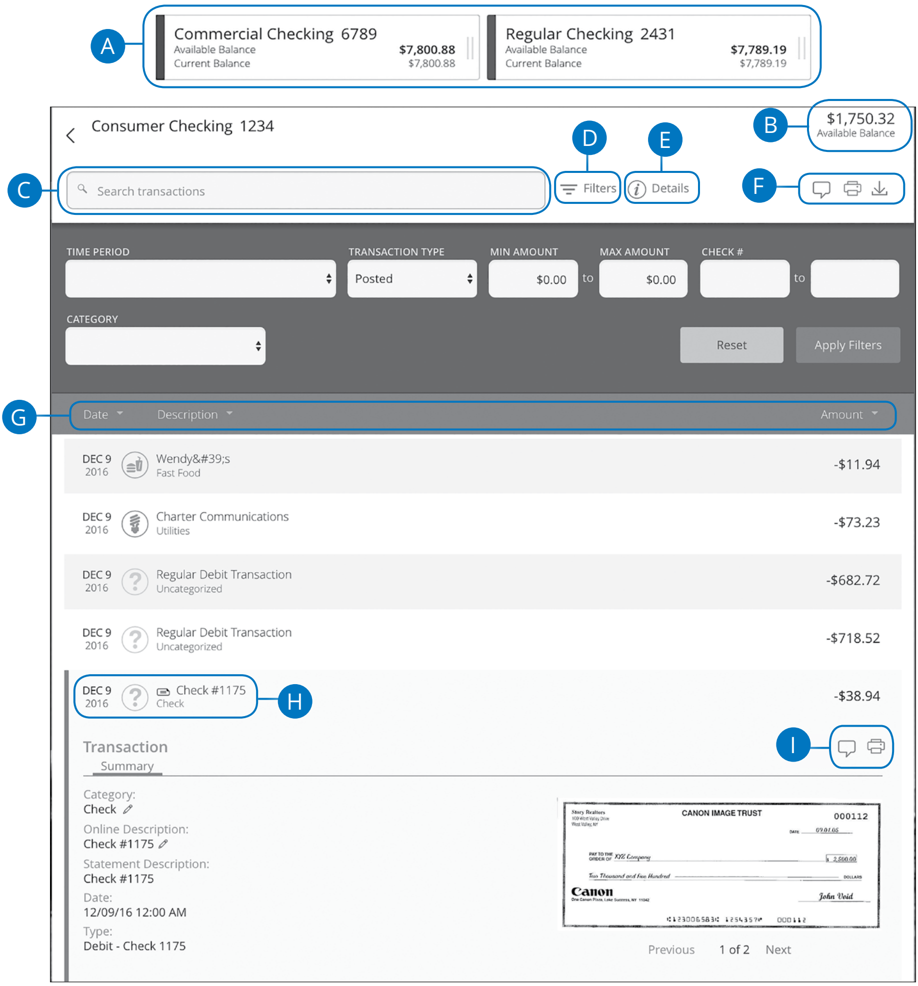
C. Clicking "Next" or "Previous" lets you view different accounts and details.

D. You can click the "View Transactions" link for more information.

Home Page

Account Details Overview

Selecting a Columbia Bank account on the Home page takes you to the Account Details page, where you can view every transaction pertaining to that account. From here, you can view details such as type of transaction, check images and account balances so you stay organized and on top of your finances.



Home Page: Account Details Overview

A. On the Home page, you can click on an account name to view the Account Details screen. You can also click the right side of an account card and click the **View Activity** button.

B. The available balance of that account is displayed in the top right corner.

C. You can find transactions within that account using the search bar.

D. Transactions can be sorted by time, type, amount or check number. Click the **Filters** icon for more options.

E. More information about your transactions is available by clicking the **Details** icon.

F. The icon lets you send a secure message about that account. You can also print a list of transactions by clicking the icon or export your transactions into a different format by clicking the icon.

G. The icon indicates how the Date, Description and Amount columns are sorted.

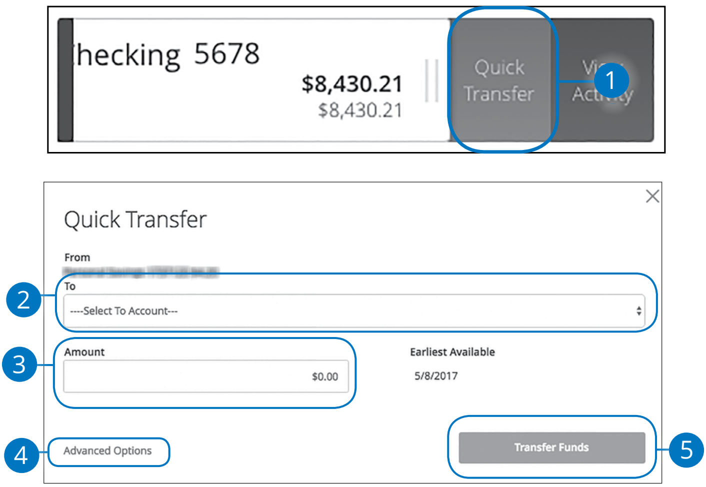
H. You can view more details about a transaction by clicking on it.

I. After clicking a transaction, the icon lets you send a secure message about that transaction. You can also print the transaction by clicking the icon.

Home Page

Quick Transfer

No need to run to a branch to move money from one account to another! If you're ever in a rush, the Quick Transfer option provides you with a simple way to complete those transactions.

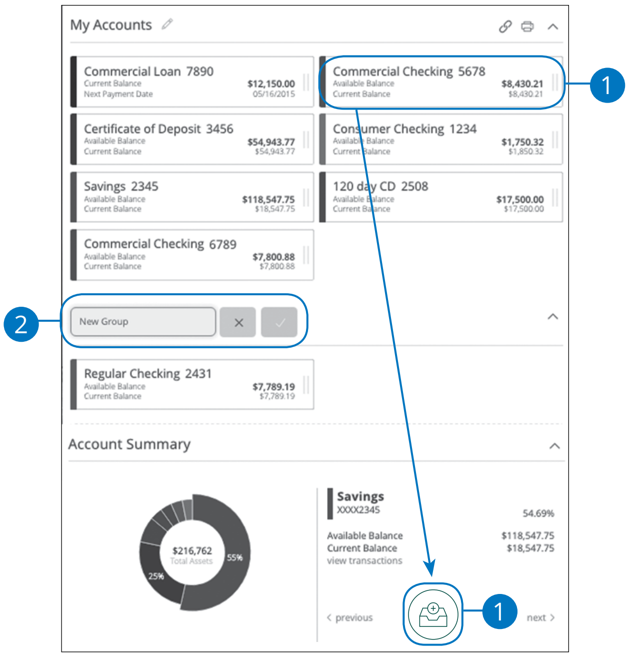


1. Choose an account to transfer funds from by clicking the right side of the account card then clicking the **Quick Transfer** button.
2. Select the "To" drop-down and choose an account to receive the funds.
3. Enter an amount to transfer.
4. (Optional) Click the "Advanced Options" link to be redirected to the Funds Transfer feature.
5. Click the **Transfer Funds** button when you are finished.

Home Page

Account Grouping

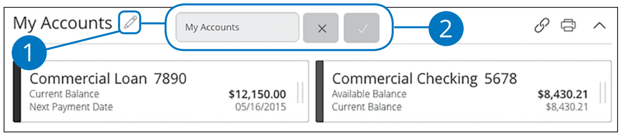
You can organize your accounts into groups, so the Home page appears how you want it and in a way that makes sense to you.



1. Create a new group by clicking and holding an account tile, then dragging and dropping it to the pop-up icon.
2. Create a group nickname and click the **check mark** button when you are finished.

Editing a Group Name

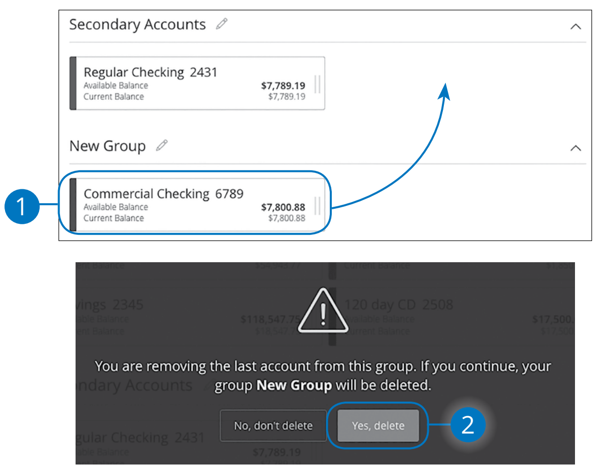
The names of existing groups can be edited in just two easy steps.



1. Click the icon to edit your group nickname.
2. Enter a new name and click the **check mark** button when you are finished.

Deleting a Group

After a group is made, you can reorganize the Home page by deleting a group without removing those accounts from the Home page.



1. Remove all accounts from a group by clicking and holding an account tile and dragging it to another group and dropping it.
2. Click the **Yes, delete** button to delete the group.

Security

Protecting Your Information

Here at Columbia Bank, we do all we can to protect your digital information and provide you with a dependable online experience. However, we rely on you to take further precautions to assure the safety of your accounts. By following our tips, Columbia Connect can be a secure and efficient resource for all your banking needs.

General Guidelines

- Make sure your operating system and antivirus software are up-to-date.
- Always use secure wireless (WiFi) networks that require a user ID and password.
- Never leave your computer or mobile device unattended while using Columbia Connect.
- Monitor your recent account history for unauthorized transactions.
- Always log off when you're finished and close the browser or mobile app.

User ID and Password

- Create strong passwords by using a mixture of upper and lowercase letters, numbers and special characters.
- Do not create passwords containing your initials or birthday.
- Change your passwords periodically.
- Memorize your passwords instead of writing them down.
- Only register personal devices and avoid using features that save your user IDs and passwords.

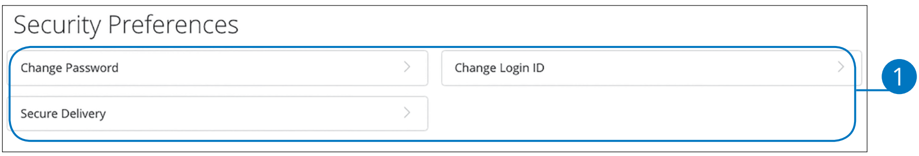
Fraud Prevention

- Do not open email attachments or click on links from unsolicited or unknown sources.
- Avoid giving out personal information on the phone or through email.
- Shred unwanted sensitive documents including receipts, checks, deposit slips, pre-approved credit card offers and expired cards.
- Act quickly. If you suspect your financial information is compromised, call us immediately at 877-754-5074.

Security

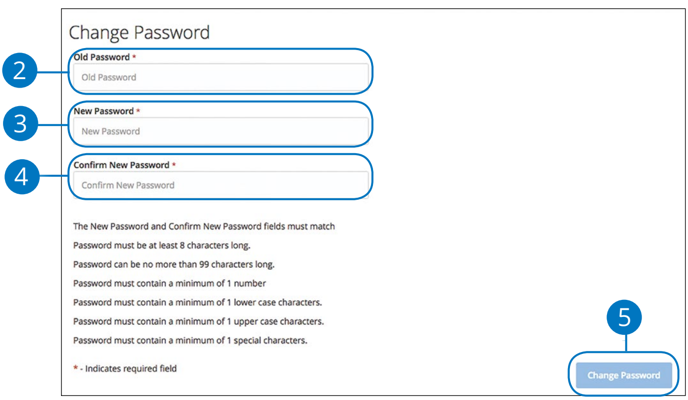
Security Preferences

We take security very seriously at Columbia Bank. Because of this, we've added various tools to help you better protect your account information. You can add and manage these features in Security Preferences to strengthen your digital banking experience.



Change Password

When you need to, you can change your password within Columbia Connect. We recommend that you change your password regularly and follow our guidelines for creating a strong password.

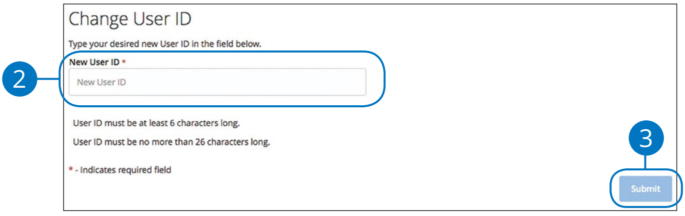


In the **Settings** tab, click **Security Preferences**.

1. Click the **Change Password** button.
2. Enter your old password.
3. Create a new password.
4. Reenter your new password.
5. Click the **Change Password** button when you are finished making changes.

Change User ID

You can also change your user ID at any time. To ensure that you create an accepted user ID, please follow the required ID guidelines shown below.

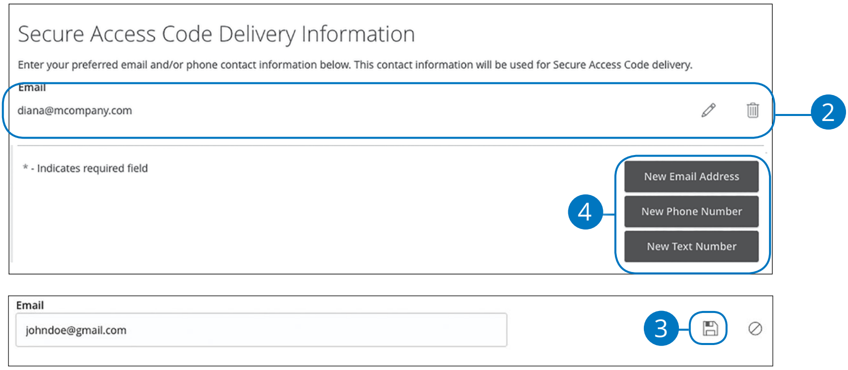


In the **Settings** tab, click **Security Preferences**.

1. Click the **Change User ID** button.
2. Enter your new user ID.
3. Click the **Submit** button when you are finished making changes.

Secure Delivery

Columbia Bank verifies your identity using Secure Access Codes (SACs), which are numbered codes sent to you by email, phone or text. Within Security Preferences, you can make changes to your delivery preferences or add new ways for us to contact you.



In the **Settings** tab, click **Security Preferences**.

1. Click the **Secure Delivery** button.
2. Make changes to a secure delivery method by clicking the icon to make changes or the icon to delete a secure delivery method.
3. Enter your new contact information and click the icon when you are finished to save your changes.
4. Add a new delivery contact by clicking either the **New Email Address**, **New Phone Number** or **New Text Number** button at the bottom of the page.

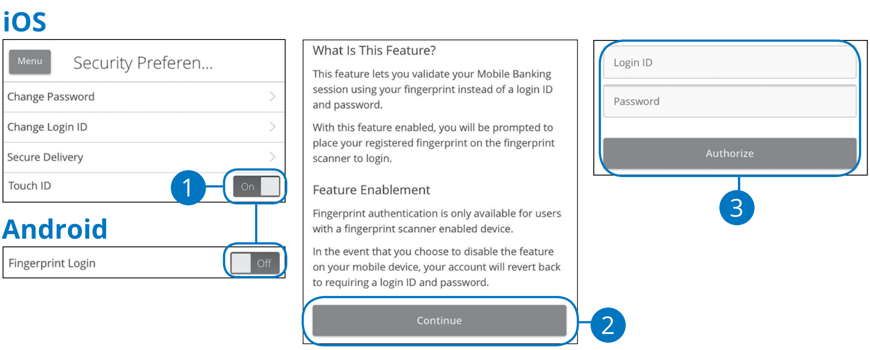
Security

Mobile Security Preferences

Within Columbia Bank's app, you have the ability to set up security preferences that are not available on a desktop computer. These additional preferences make signing into Columbia Connect quick and easy but also adds an extra layer of security to your private information while you are on the go!

Enabling Touch ID or Fingerprint Login

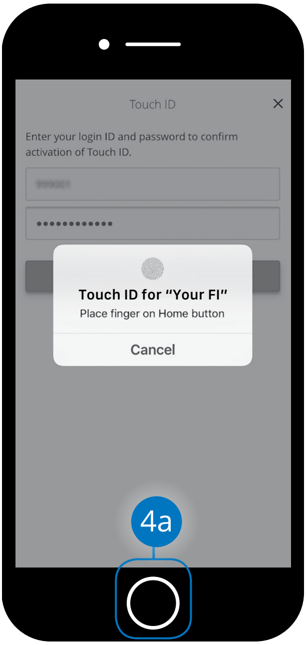
Touch ID for iOS and Fingerprint Login for Android are features that use fingerprint recognition technology so that you can unlock your mobile device, make payments or authenticate transactions using only your fingerprint. With fingerprint recognition technology enabled, you can easily and securely sign in to Columbia Connect using our mobile app!

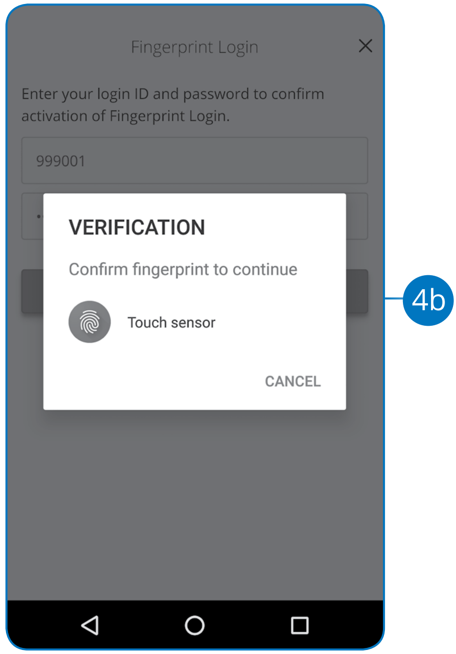


Sign in to Columbia Bank's app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Touch ID** or **Fingerprint Login** switch from "Off" to "On."
2. Review the information about using fingerprint authentication and tap the **Continue** button.
3. Enter your user ID and password and tap the **Authorize** button.

Note: You must have Touch ID or Fingerprint enabled on your mobile device before enabling it through our Columbia Connect app.



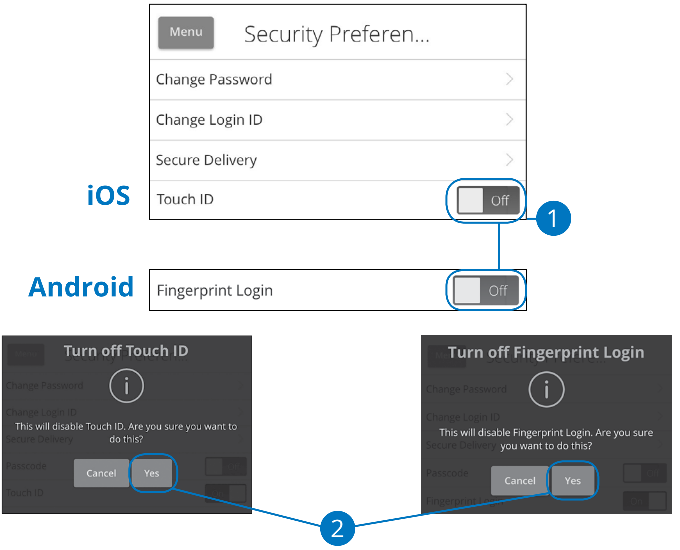


4. Scan your fingerprint

- **a. iOS Device**: Place your finger on the Home button to enable Touch ID.
- **b. Android Device**: Place your finger on the fingerprint scanner to enable Fingerprint Login. Location of scanner varies from device to device.

Disabling Passcode Touch ID or Fingerprint Login

You can disable Touch ID or Fingerprint Login if you no longer wish to use them. When all features are disabled, you can sign in to Columbia Connect using your user ID and password.



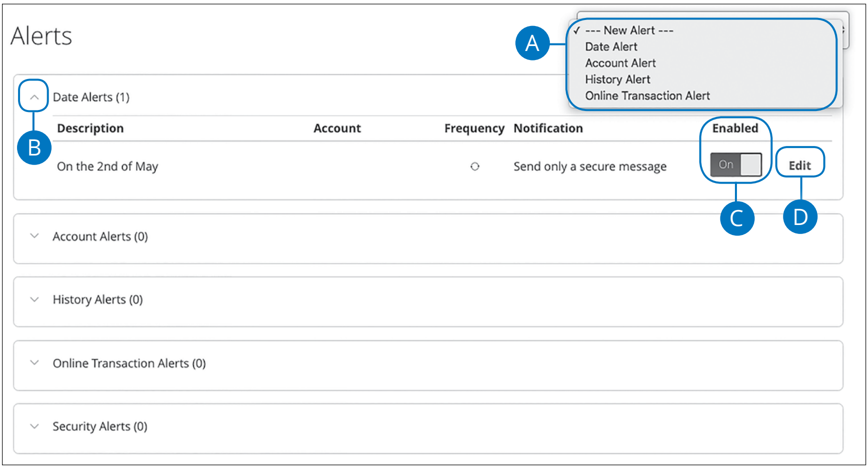
Sign in to Columbia Bank's app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Touch ID** or **Fingerprint Login** switch from "On" to "Off."
2. Tap the **Yes** button to disable the feature.

Security

Alerts Overview

Having peace of mind is critical when it comes to your online banking experience. When you create an alert through Columbia Connect, you specify the conditions to trigger an alert, so you stay on top of what's important to you.



In the **Services** tab, click **Alerts**.

A. The "New Alert" drop-down lets you create a date, account, history or transaction alert.

B. The ^ icon allows you to collapse or expand alert details for each category.

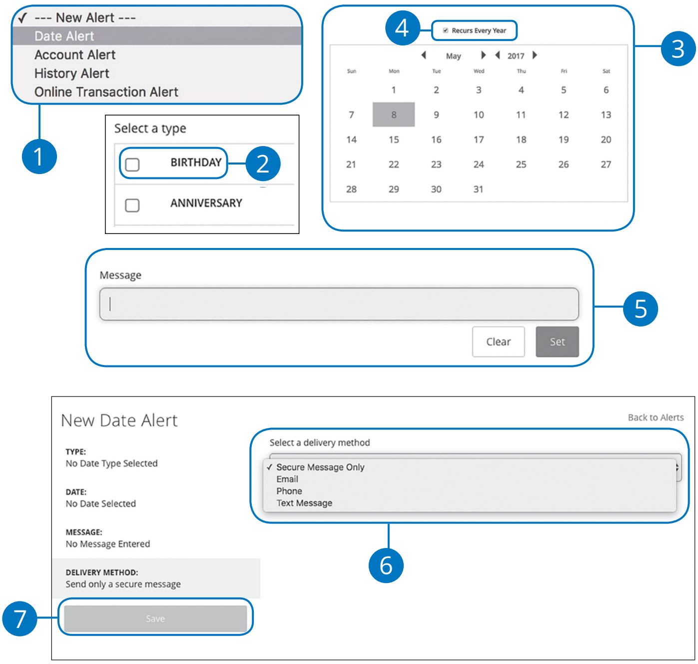
C. Toggling the **Enabled** switch turns an alert on or off without deleting it.

D. The "Edit" link lets you make changes to existing alerts.

Note: All alerts are automatically sent through secure messages, but you can also choose to receive them by email, phone or text message.

Date Alerts

Just like marking a calendar, you can set up alerts to remind you of specific dates or events. That way, you never forget a birthday, anniversary, or important payment date again!

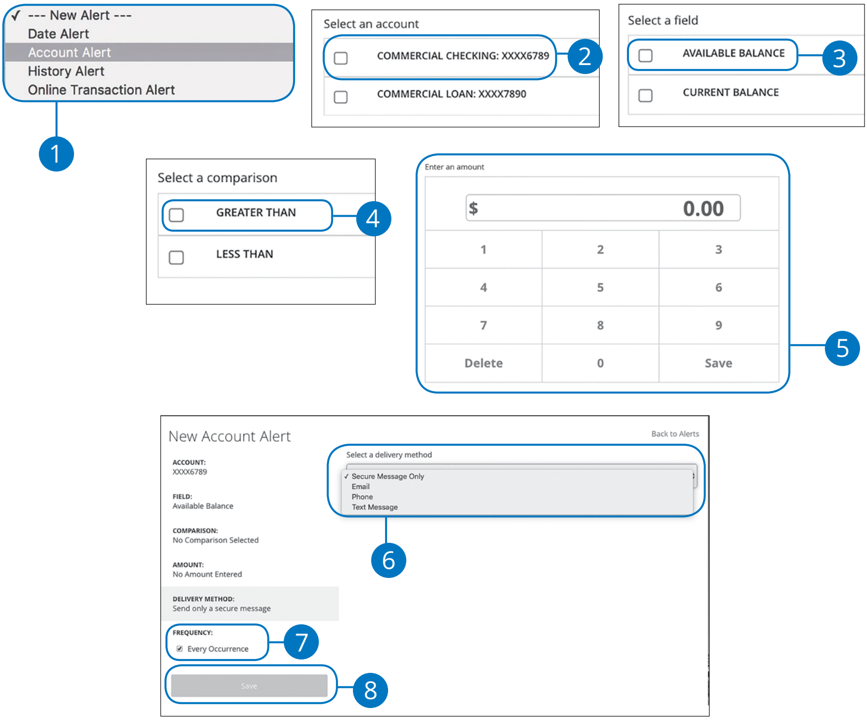


In the **Services** tab, click **Alerts**.

1. Use the “New Alert” drop-down and select “Date Alert.”
2. Check the box next to an alert type.
3. Enter the date for the alert to occur.
4. Check the box next to “Recurs Every Year” to have your alert repeat annually.
5. (Optional) Enter a message and click the **Set** button.
6. Select a delivery method from the drop-down.
7. Click the **Save** button when you are finished.

Account Alerts

There should be no surprises when it comes to your finances. Account Alerts can notify you when the balance of any specified account goes above or below a number you choose.

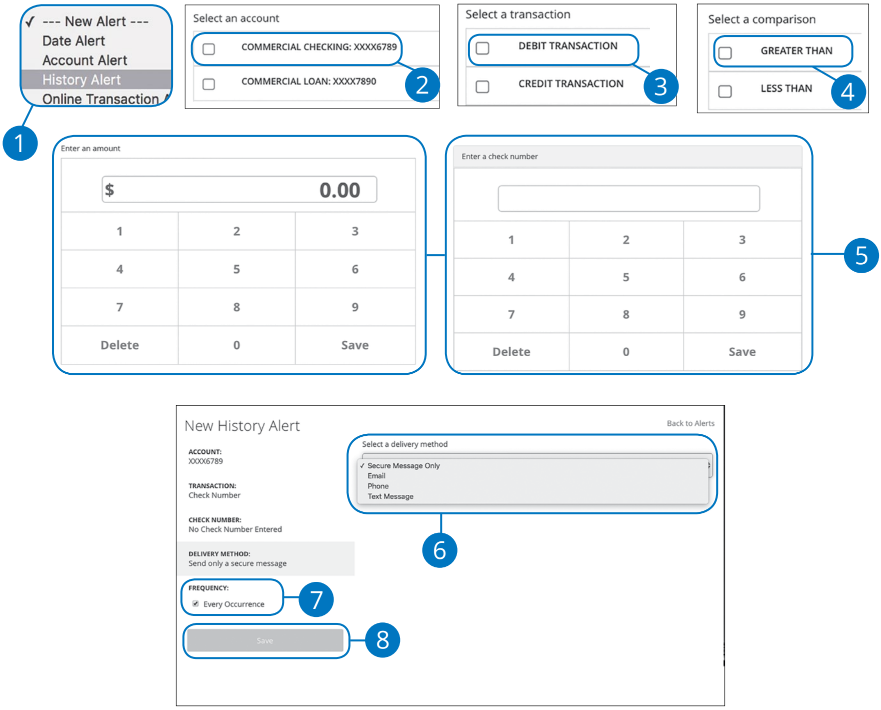


In the **Services** tab, click **Alerts**.

1. Use the "New Alert" drop-down and select "Account Alert."
2. Check the box next to an account name.
3. Check a box to select a field.
4. Check a box to select a comparison.
5. Enter an amount and click the **Save** button.
6. Select a delivery method using the drop-down.
7. Choose a frequency by checking the box next to "Every Occurrence" to repeat the alert.
8. Click the **Save** button when you are finished.

History Alerts

If you're ever concerned about amount limits or pending checks, you can create History Alerts to contact you when a check number posts or transactions meet an amount you choose.

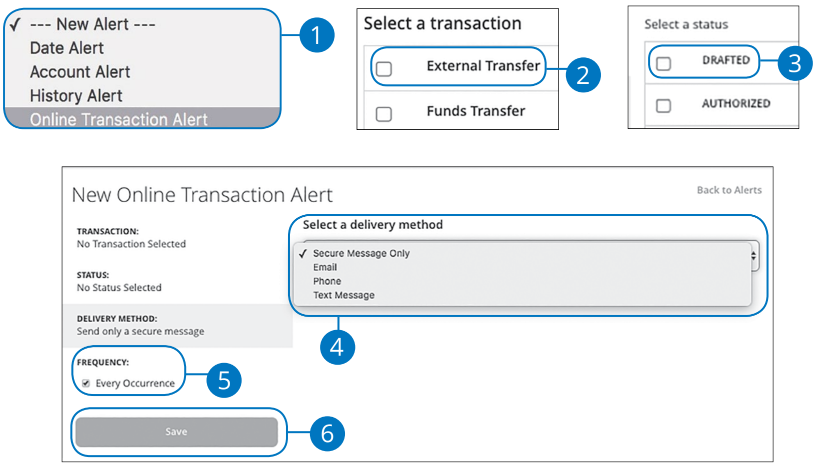


In the **Services** tab, click **Alerts**.

1. Click the "New Alert" drop-down and select "History Alert."
2. Check the box next to an account name.
3. Select a transaction type by checking a box.
4. Check a box to select a comparison. These options vary depending on the chosen transaction type.
5. Enter an amount or check number and click the **Save** button.
6. Select a delivery method using the drop-down.
7. Choose a frequency by checking the box next to "Every Occurrence" to repeat the alert.
8. Click the **Save** button when you are finished.

Online Transaction Alerts

Different types of transactions can occur in your accounts. By creating Online Transaction Alerts, you can be notified when various transfers, payments or debits post to your account.



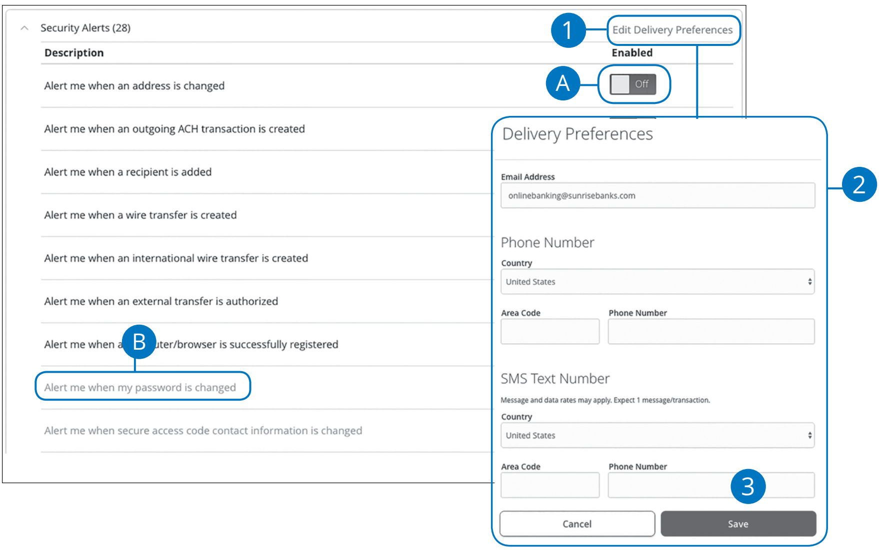
In the **Services** tab, click **Alerts**.

1. Click the "New Alert" drop-down and select "Transaction Alert."
2. Check the box next to a transaction type.
3. Select a status by checking the appropriate box.
4. Select a delivery method using the drop-down.
5. Choose a frequency by checking the box next to "Every Occurrence" to repeat the alert.
6. Click the **Save** button when you are finished.

Security

Security Alerts Overview

We want you to feel confident using Columbia Connect. To make you more secure and stay in control, Security Alerts are implemented in your accounts to notify you immediately when security scenarios occur.



In the **Services** tab, click **Manage Alerts**, then **Security Alerts**.

A. You can turn an alert on or off by toggling the **Enabled** switch.

B. If an alert is grayed-out, you cannot edit or disable it.

Edit Delivery Preferences

When a trigger occurs, Security Alerts are always sent to you through secure messages. You can add additional delivery methods to notify you about your accounts wherever you are.

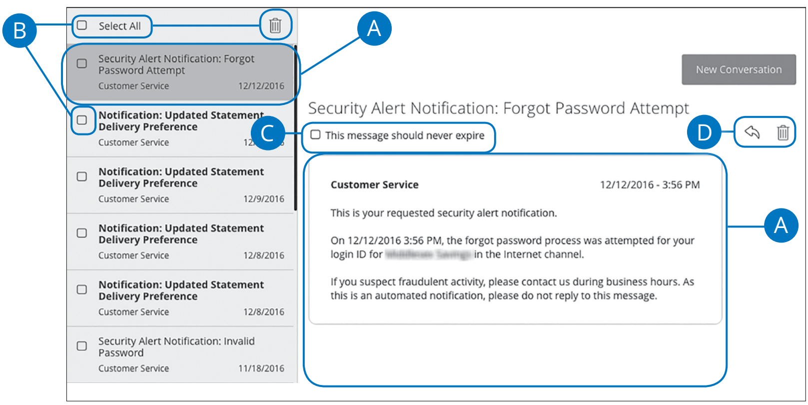
In the **Services** tab, click **Manage Alerts**, then **Security Alerts**.

1. Click the “Edit Delivery Preferences” link at the top. These changes will apply to all Security Alerts.
2. Enter the information for your preferred delivery method.
3. Click the **Save** button when you are finished making changes.

Security

Secure Message Overview

If you have questions about your accounts or need to speak with someone at Columbia Bank, Secure Messages allows you to communicate directly with Columbia Bank. From the Secure Messages page, you can find replies, old messages or create new conversations.



Click the **Messages** tab.

A. Click on a message to open it. Messages are displayed on the left side of the screen.

B. Delete multiple messages by checking the box next to the corresponding messages or check the box next to “Select All” and click the icon.

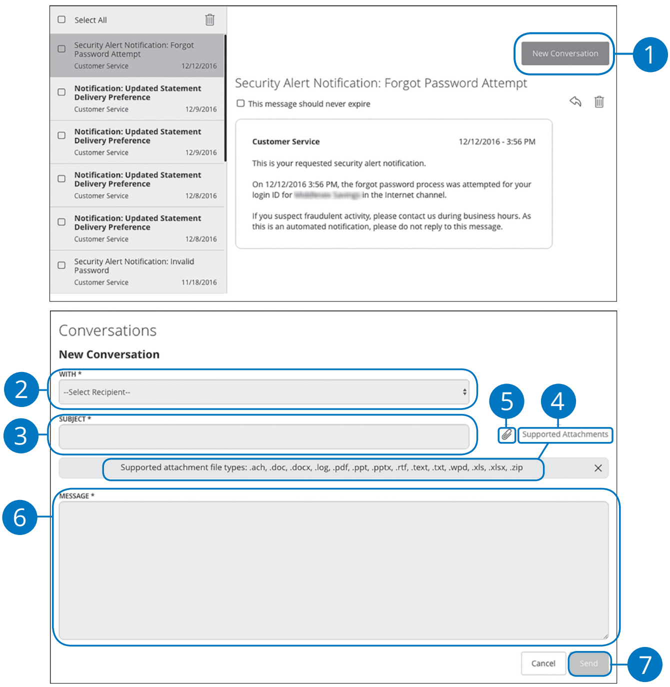
C. Messages automatically delete after a certain time. Check the box next to “This message should never expire” to prevent that message from being erased.

D. Delete an opened message by clicking the icon or reply by clicking the icon.

Security

Sending a Secure Message

Starting a new conversation through Columbia Connect is just as effortless as sending an email. Unlike an email, you can safely include confidential personal information relating to your accounts or attach files within a new message.



Click the **Messages** tab.

1. Create a new message by clicking the **New Conversation** button in the top right corner.
2. Select the recipient from the drop-down.
3. Enter the subject.
4. (Optional) Click the “Supported Attachments” link to see if your file is supported.
5. (Optional) Attach a file by clicking the icon.
6. Enter your message.
7. Click the **Send** button when you are finished.

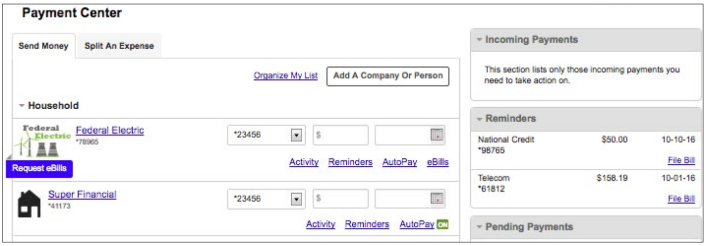
Transaction Types

Moving Money Overview

A convenient feature of Columbia Connect is the ability to transfer funds on the go.

- **Funds Transfer**:
  Move money between your personal Columbia Bank accounts.

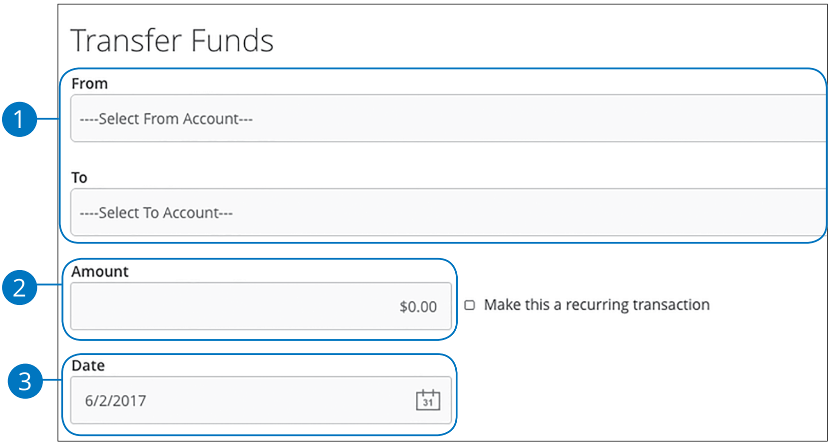
- **Bill Pay**:
  Move money to someone's account at another institution or to a company's account.



Transactions

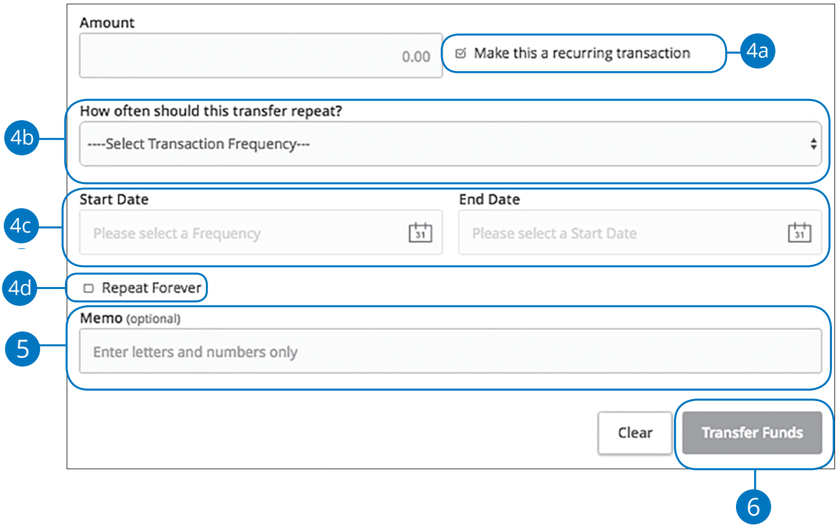
Transfer Funds

When you need to make a one-time or recurring transfer between your personal Columbia Bank accounts, you can use the Funds Transfer feature. These transactions go through automatically, so your money is always where you need it to be.



In the **Move Money** tab, click **Make Transfers**.

1. Select the accounts to transfer funds between using the “To” and “From” drop-downs.
2. Enter the amount to transfer.
3. (One-Time Transfer Only) Enter the Date to process the transaction.



4. If you would like to set up a recurring transfer, follow the steps below.

- **a.** Check the box next to "Make this a recurring transaction" to repeat the transfer.
- **b.** Use the "How often should this transfer repeat?" drop-down to specify how often the transfer should occur.
- **c.** Enter a start and end date for this transaction using the calendar features.
- **d.** If you transaction doesn't have an end date, check the box next to "Repeat Forever."

5. Enter a memo.

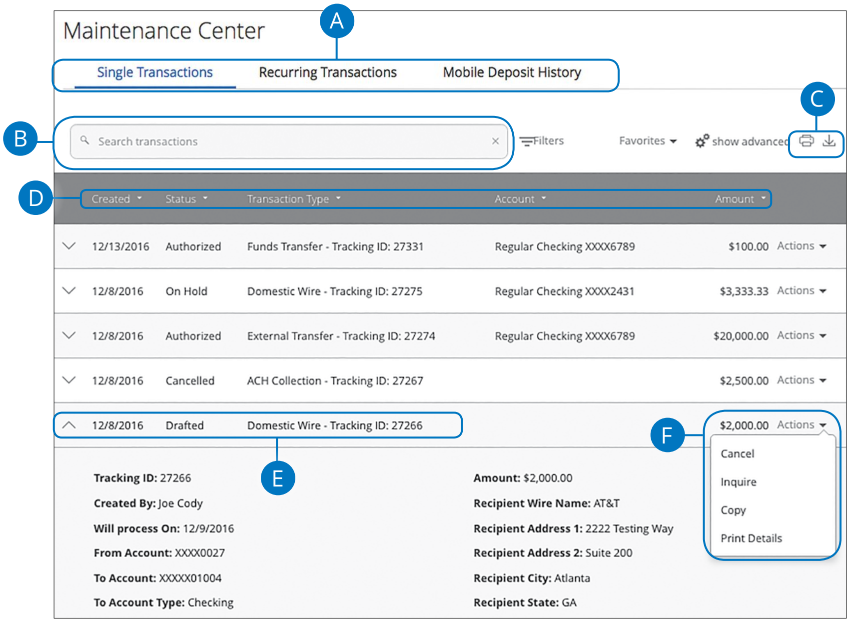
6. Click the **Transfer Funds** button when you are finished.

Note: You can view or cancel unprocessed transactions by accessing the Recurring Transactions tab within the Maintenance Center.

Transactions

Maintenance Center Overview

All transactions initiated through Columbia Connect or through our app appear in the Maintenance Center. All single and recurring transactions, along with deposited checks appear in the Maintenance Center, as well as any stop payments and check reorders.



In the **Services** tab, click **Maintenance Center**.

A. Click an appropriate tab at the top to view **Single Transactions**, **Recurring Transactions** or **Mobile Deposit History**.

B. Use the search bar to find transactions within that account.

C. Print the Maintenance Center page by clicking the icon. Export your transactions into a different format by clicking the icon.

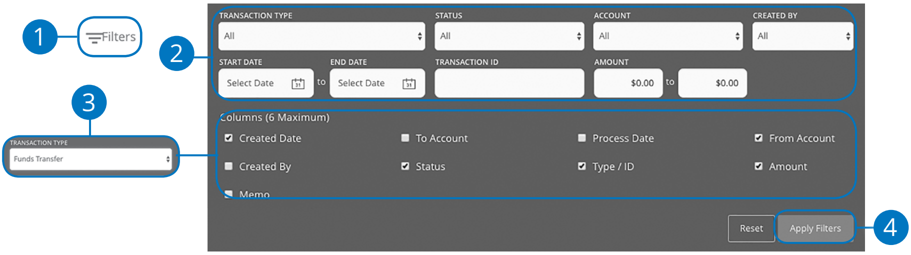
D. Click the ▽ icon next to the Created, Status, Transaction Type, Account or Amount columns to sort transactions.

E. Click on a transaction to view more details.

F. Select **Actions** to perform additional functions.

Using Filters

What appears on the Maintenance Center can be customized using various filters. You can also choose up to six columns to display, so you can swiftly find what you're looking for each time.

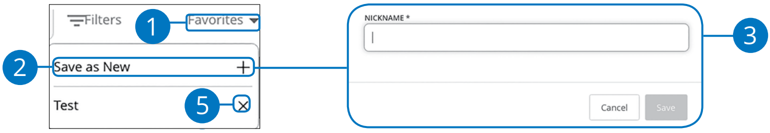


In the **Services** tab, click **Maintenance Center**.

1. Click the **Filters** icon to create a custom view of your transactions.
2. Create a custom list of transactions using these filters.
3. Filter the type of transaction you are looking for using the "Transaction Type" drop-down. Column names with check boxes appear. You may select up to six boxes.
4. Click the **Apply Filters** button when you are finished.

Creating or Deleting Custom Views Using Favorites

After applying specific filters, you can save that view of the Maintenance Center to Favorites, making it easier and faster to search, print or export transactions. You can always delete Favorites if they are no longer useful.

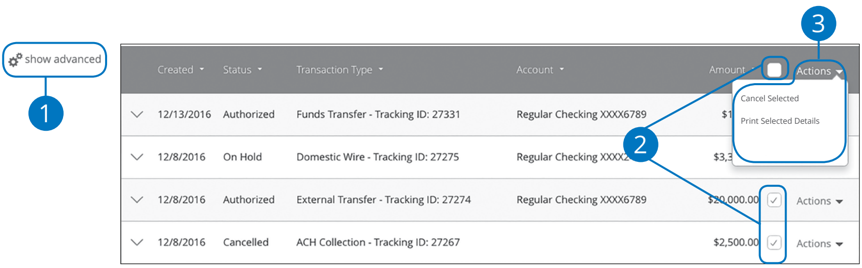


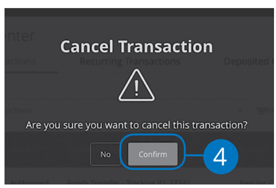
In the **Services** tab, click **Maintenance Center**.

1. Apply filters and click the "Favorites" link.
2. Click the **+** icon to create a new favorite template.
3. Enter a name for your new custom view.
4. Click the **Save** button when you are finished.
5. Click the **X** icon to remove a custom view from your Favorites.

Canceling Transactions

The Maintenance Center shows all pending transactions that have not posted to your account. You can also cancel pending transactions up until their process date.





In the **Services** tab, click **Maintenance Center**.

1. Click the **Show Advanced** icon. An additional column of check boxes appears next to the Amount column.
2. Browse through your pending transactions and check the box for each transaction you want to cancel. Check the box between Amount and Actions to select all transactions.
3. Click the “Actions” drop-down and click “Cancel Selected.”
4. Click the **Confirm** button when you are finished. The status then changes to “Cancelled” on the Maintenance Center page.

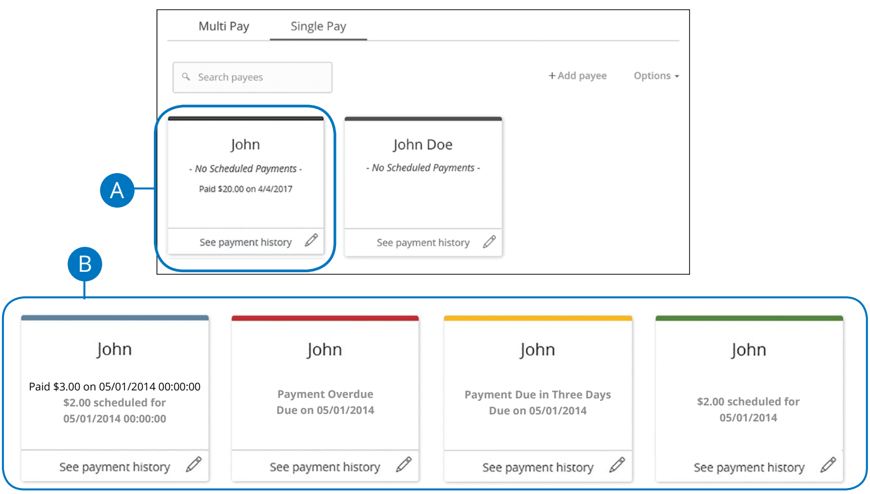
Note: If you cancel a recurring transaction in the Single Transaction tab, you will only cancel that single occurrence. To cancel an entire series, you must visit the Recurring Transactions tab in the Maintenance Center.

Bill Pay

Bill Pay Overview

Sending payments to companies and individuals has never been easier! Bill Payment with Columbia Connect helps you stay on top of your bills, allowing you to quickly manage your payments and never miss a due date.

Note: The first time that you click the Bill Pay tab, you need to choose an account to use within Bill Pay and to accept the terms and conditions. To remove an account from Bill Pay, contact us at 877-754-5074.



In the **Move Money** tab, click on **Pay Bills**.

A. After you create a payee, their name and payment information appears as a card.

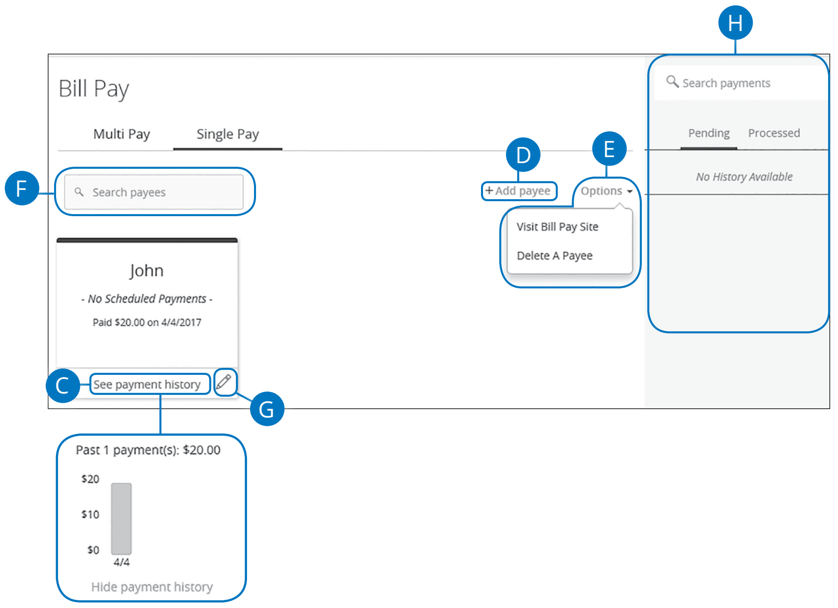
B. The card colors can change, informing you of the status of your payments.

Blue: Paid

Red: Payment overdue

Yellow: Payment due in the next 3 days

Green: Scheduled payment



C. Click the “See payment history” link to see a graph of your previous payments to that payee.

D. Click the “Add Payee” link to create a new payee.

E. The “Options” drop-down contains links for deleting a payee and visiting the advanced bill pay site.

F. You can find payees using the search bar.

G. The  icon lets you make changes to existing payees.

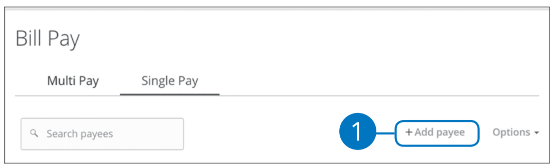
H. An additional sidebar on the right allows you to view all pending and processed payments. You can find payments using the search bar.

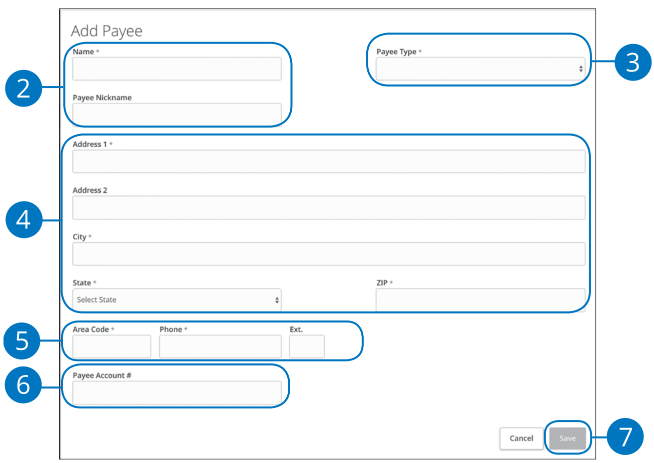
Bill Pay

Managing Payees

Creating a Payee

Using Bill Pay can save you time with payee profiles for the companies or people you pay regularly. Whether it's a one-time payment or a frequent occurrence, managing your payees lets you pay your bills securely and on time in just a few clicks.



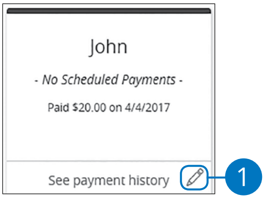


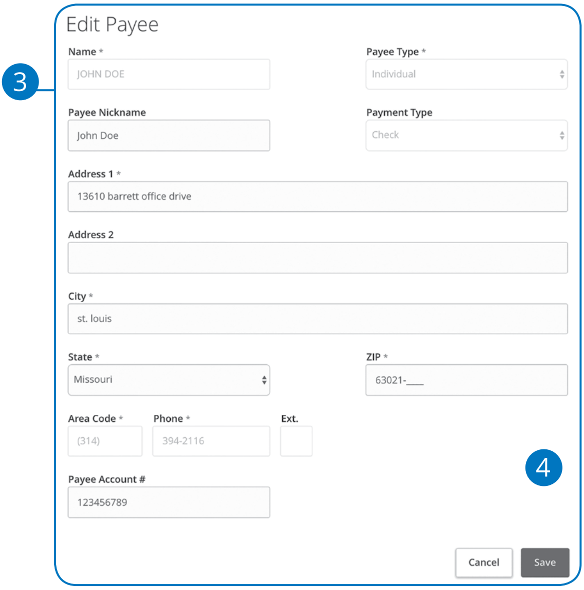
In the **Move Money** tab, click **Pay Bills**.

1. Click the "Add Payee" link.
2. Enter the new payee's name and add an optional nickname.
3. Choose the type of payee to create using the "Payee Type" drop-down.
4. Enter the payee's street address, city and zip code and choose the state using the "State" drop-down.
5. Enter the payee's area code and phone number.
6. Enter the payee's account number.
7. Click the **Save** button when you are finished.

Editing a Payee

You can make edits to existing payees on the Bill Payment page if their contact information or account number changes.



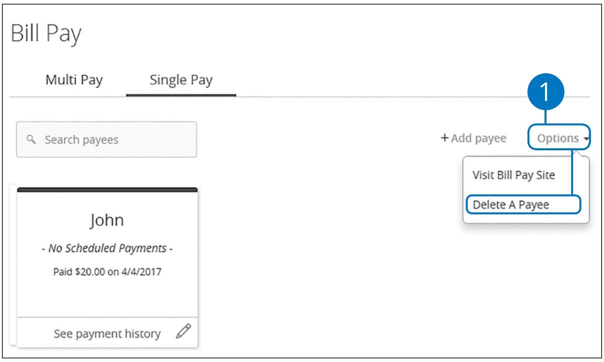


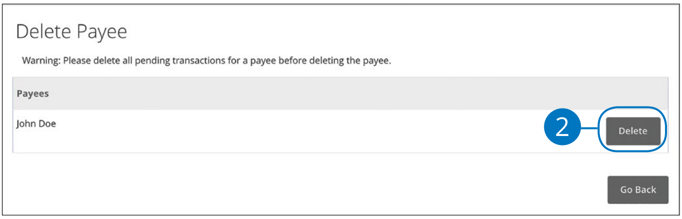
In the **Move Money** tab, click **Pay Bills**.

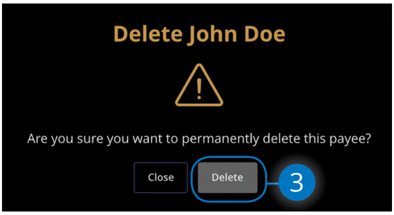
1. Locate a payee to edit and click the icon.
2. Enter the new information for the existing payee.
3. Click the **Save** button when you are finished making changes.

Deleting a Payee

If you no longer need a payee and wish to remove them from your Bill Pay, you can do so from the Bill Payment page.







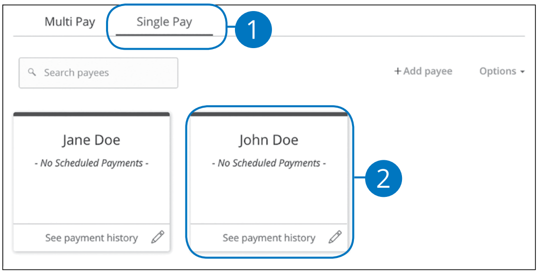
In the **Move Money** tab, click **Pay Bills**.

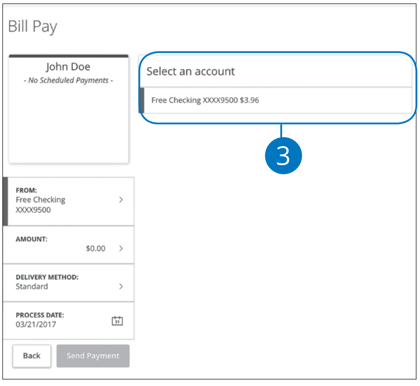
1. Use the “Options” drop-down and choose “Delete a Payee.”
2. Click the **Delete** button next to the payee you want to remove.
3. A confirmation screen appears. Click the **Delete** button to permanently remove that payee.

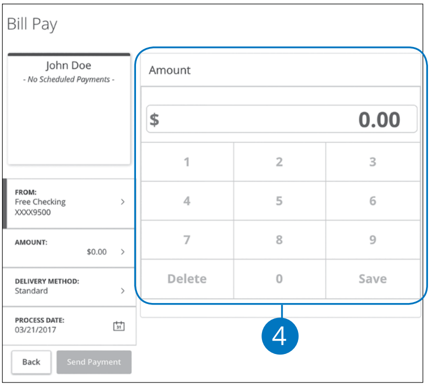
Bill Pay

Making a Single Payment

After creating a payee, you can begin paying your bills online without the hassle of cash or checks. You can effortlessly pay a single bill or schedule payments for the future so you never miss a deadline.

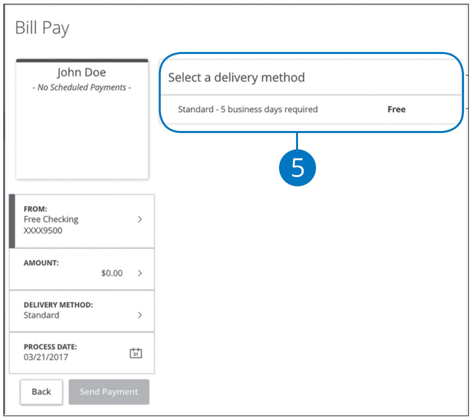


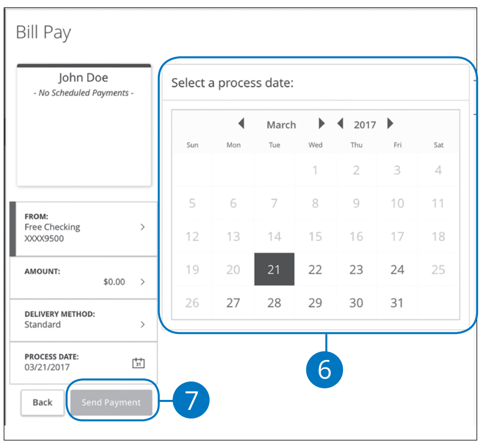




In the **Move Money** tab, click **Pay Bills**.

1. Select a payee.
2. Select the account to take funds from.
3. Enter the amount and click the **Save** button.





4. Select a delivery method.

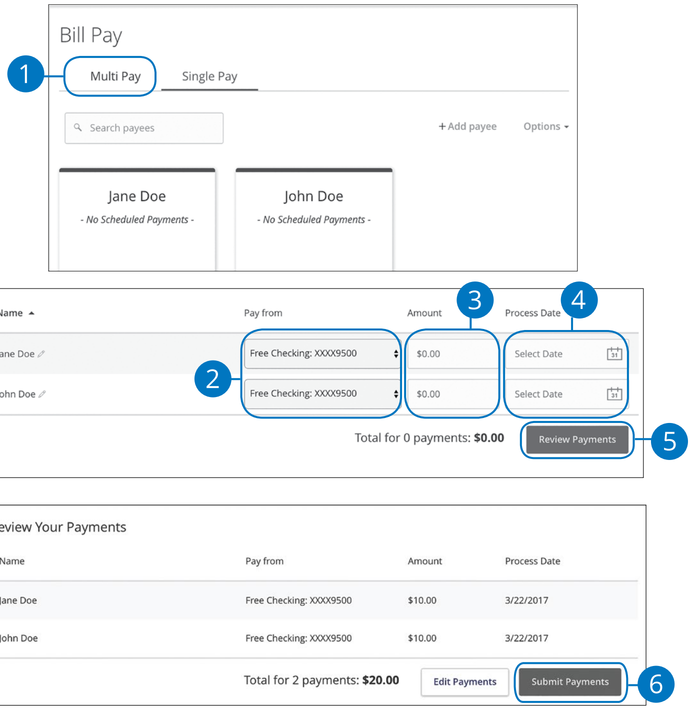
5. Choose the date to pay the bill using the calendar.

6. Click the **Send Payment** button when you are finished.

Bill Pay

Paying Multiple Bills

You can schedule different payments for multiple payees at the same time, so you can pay all your bills in a single session!



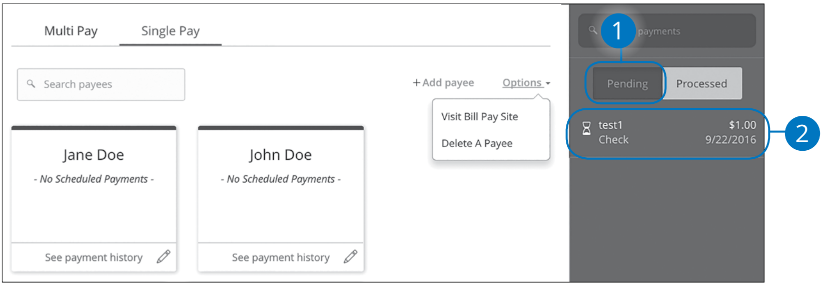
In the **Move Money** tab, click **Pay Bills**.

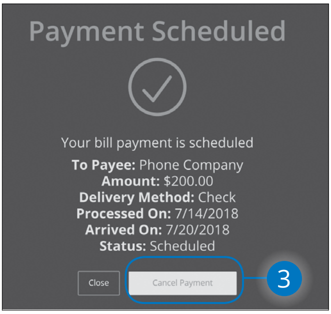
1. Click on the “Multi Pay” link.
2. Choose the accounts funds will be taken from using the “Pay From” drop-downs.
3. Enter amounts for each bill.
4. Select the dates to pay bills using the calendar.
5. Click the **Review Payments** button.
6. Review your payment information and click the **Submit Payments** button when you are finished.

Bill Pay

Canceling Pending Transactions

You can delete a scheduled payment if it has not cleared your account and is still pending. All pending and processed transactions are listed in the right sidebar for your convenience.





In the **Move Money** tab, click **Pay Bills**.

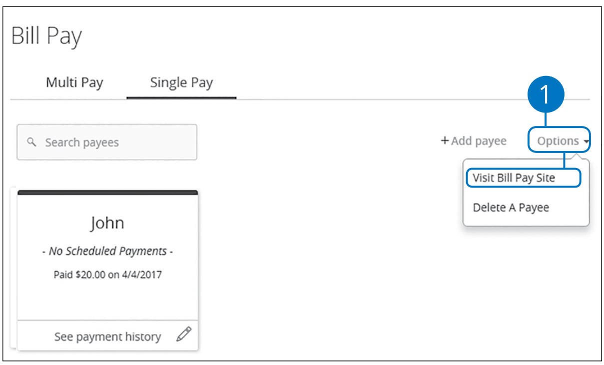
1. Click the **Pending** button in the sidebar to see a list of unprocessed payments.
2. Cancel a payment by clicking the appropriate pending transaction.
3. Click the **Cancel Payment** button on the Payment Scheduled page.
4. A confirmation message appears. Click the **Close** button when you are finished.

Note: Scheduled pending payments also appear under the Status column in green.

Advanced Bill Pay

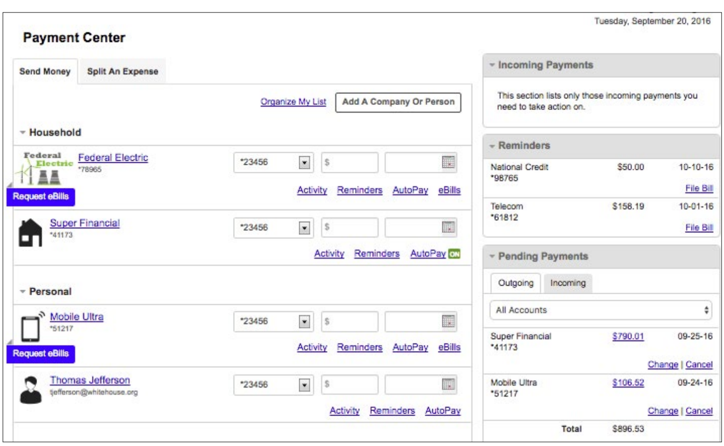
Overview

Bill Pay allows you to stay on top of your monthly finances with utmost ease and turnkey efficiency. Free yourself from the hassle of writing checks and the clutter that comes with the traditional method to paying bills! This is also a quick and easy alternative to paying your bills online at the websites of each individual company.



In the **Move Money** tab, click **Pay Bills.**

1. Use the "Options" drop-down and choose "Visit Bill Pay Site."

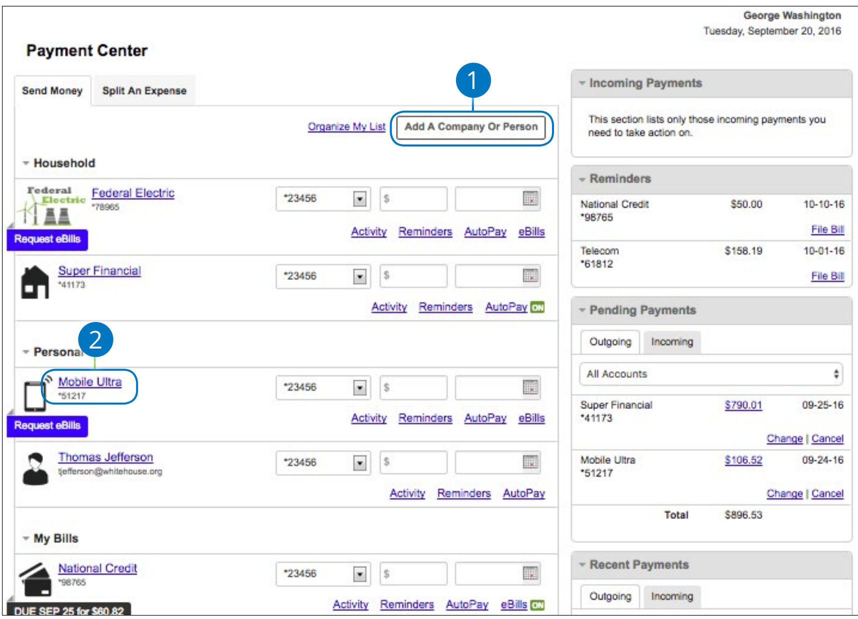


The Payment Center is a guide to your billers and bills due, as well as where you will edit or delete scheduled payments.

Advanced Bill Pay

Biller Set Up

The person or company to whom you are sending funds is known as the biller. A biller can be almost any company or person you would send a written check to, like a utility company, a cable TV provider or even a relative. It's convenient to set up an automatic payment for a biller so you don't have to repeat the same scheduling process each month.



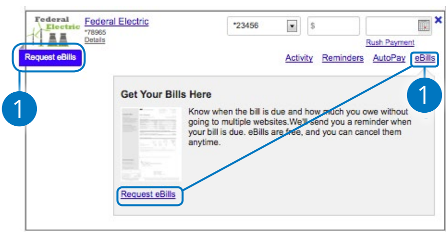
You will see your billers listed in the **Payment Center**

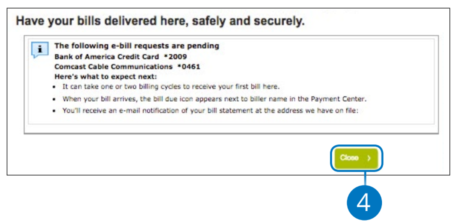
1. Click the button at the top of the page to **Add a Company or Person**.
2. Click the name of the biller to see or change their information, such as their address, telephone number and recent payments.

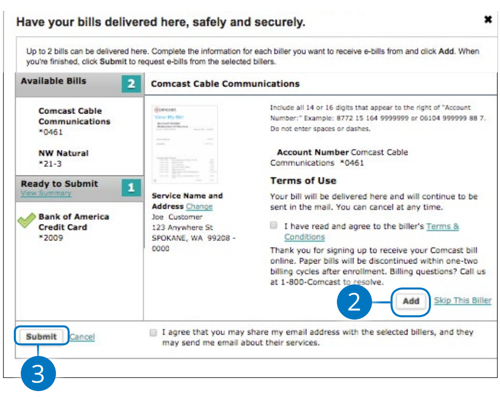
Advanced Bill Pay

eBills

EBills are a fast and convenient way to receive your bills each month. If your biller offers an electronic version of your bill, the eBills icon will be located next to the name within the Payment Center. After activating eBills, you will start receiving your bill directly within your Bill Pay account. No need to shuffle through biller information or access each individual biller's website to pay your bills—you can manage it all right here and never miss a payment!





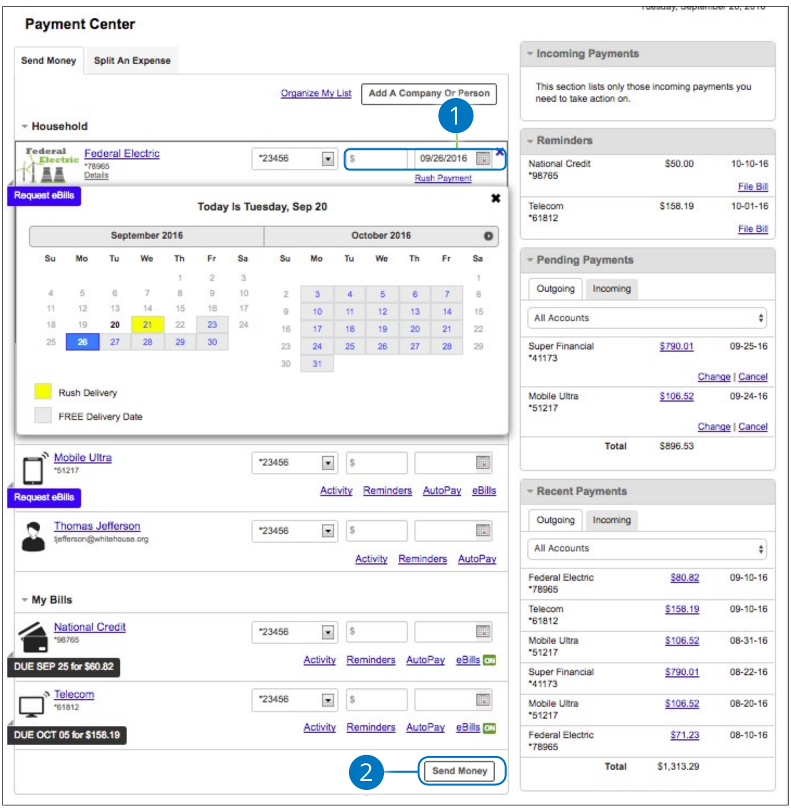


1. Click on the Request eBills icon or "eBills" link.
2. Click the **Add** button for each biller you would like to add to eBills.
3. When completed, click the **Submit** button.
4. A **Confirmation** message appears. Click the **Close** button.

Advanced Bill Pay

Schedule Payments

No check? No pen? No problem! Our payment scheduling feature is the only thing you need to accomplish your Bill Pay needs. Hassle-free Bill Pay is just a couple clicks away!



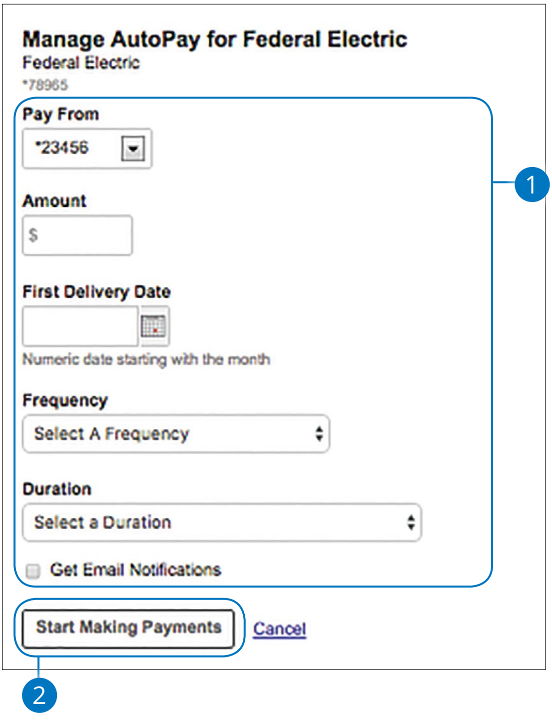
Billers are listed by name in the **Payment Center**.

1. Enter the amount of your bill, and use the calendar feature to select the payment due date.
2. Click the **Send Money** button when finished.

Advanced Bill Pay

Automatic Payments

It's convenient to set up a biller to receive payments on a regular basis. Don't get stuck spending your time scheduling payments each month. With our Automatic Payment option, you can remain confident that your payments are taken care of automatically so you can focus on what really matters!



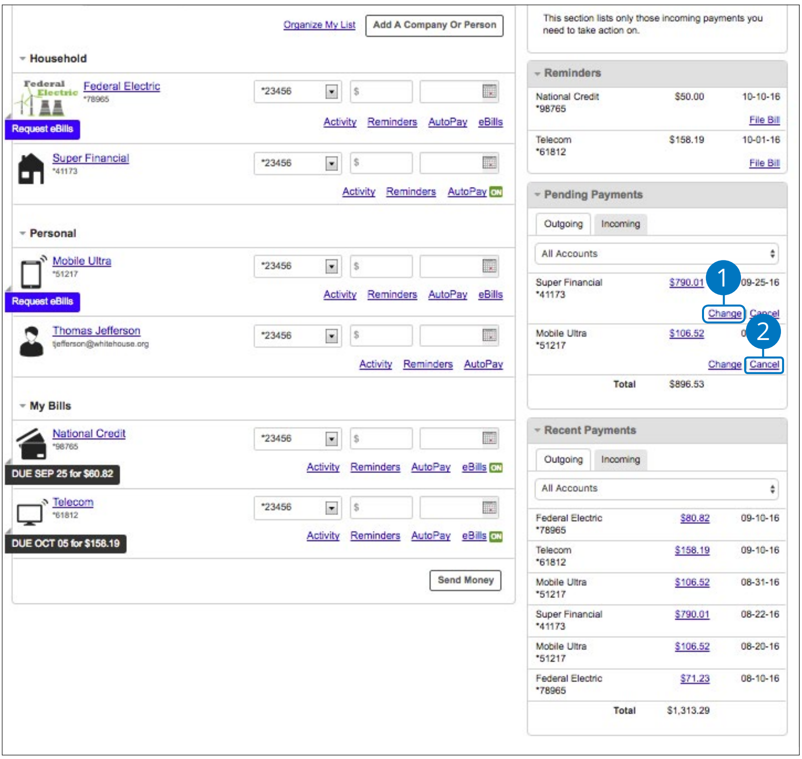
In the **Payment Center**, select the biller for which you would like to set up automatic payments. Select **AutoPay** and then **Set Up Autopay**.

1. Fill in the required fields to complete your request for an automatic payment.
2. Click the **Start Sending Payments** button when complete.

Advanced Bill Pay

Change/Cancel Payments

You can change or cancel a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.



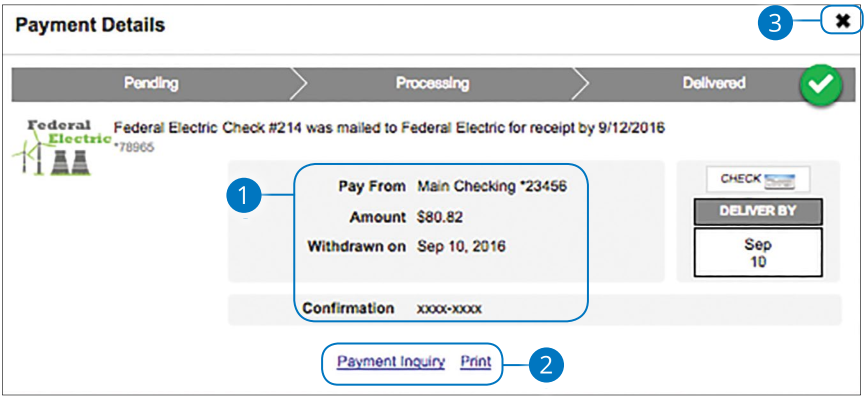
Locate the **Pending Payments** box in the **Payment Center**.

1. Click the “Change” link to edit your payment in a secondary screen. Here, you can change the Pay From Account, Pay Date or Pay Amount.
2. Click the “Cancel” link if you do not wish to process the payment.

Advanced Bill Pay

View Bill History

You can conveniently view and print your bill history and details using Online Bill Pay.



Click the **Payment Amount** link in **Recent Payments**.

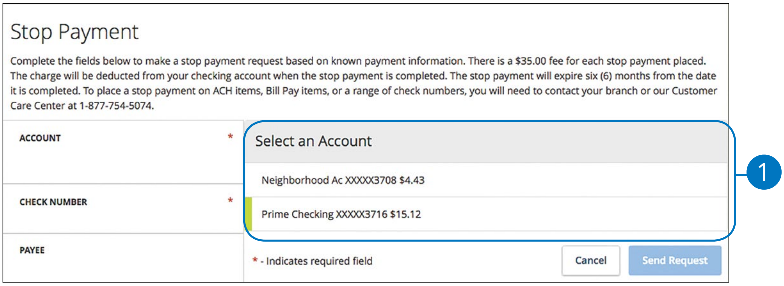
1. Review the Pay From account, Withdraw On date, Amount, and Confirmation number.
2. Click the "Payment Inquiry" link to inquire about a specific payment or click the "Print" link to print the payment details.
3. Exit out of the window by clicking the **X** icon in the top right corner.

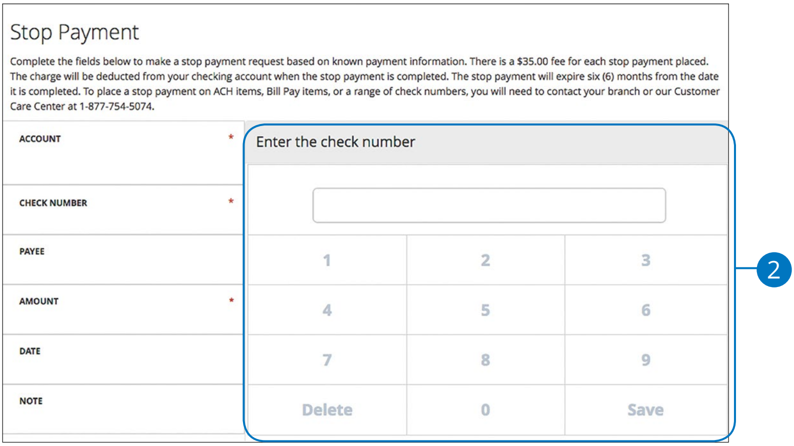
Services

Stop Payment Request

Single Check

If you’re ever worried about a pending written check, you can initiate a stop payment request to prevent that check from being cashed. Once approved, the stop payment remains in effect for 6 months. If you need the current fee information, please call us during our business hours at 877-754-5074.

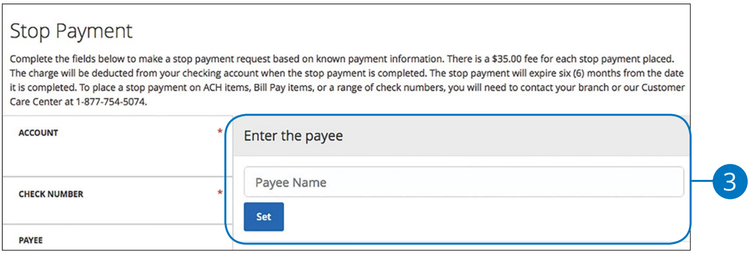


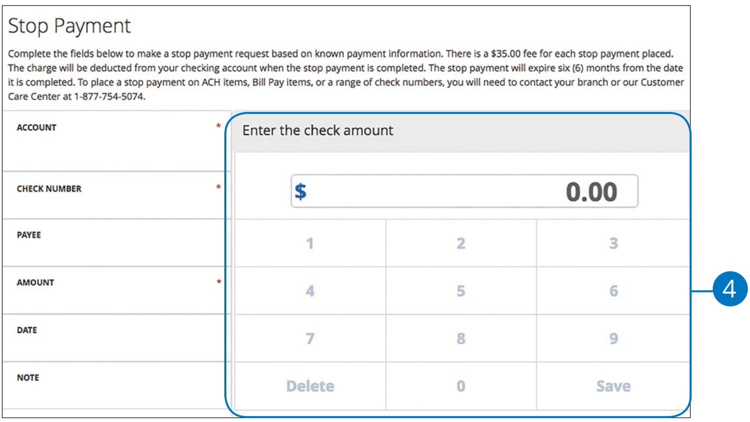


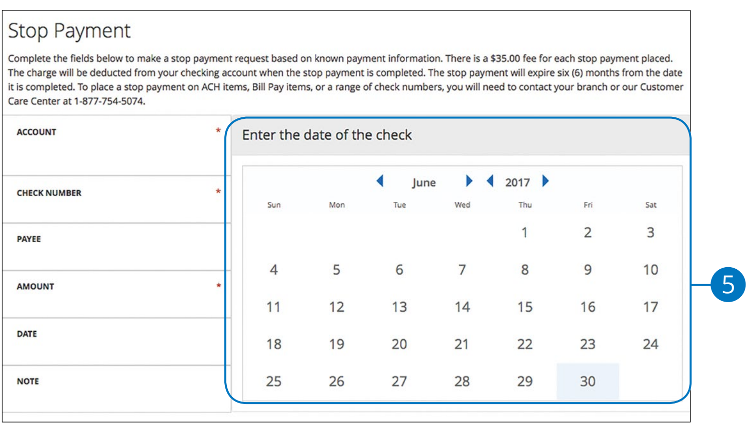
In the **Services** tab, click **Stop Payment**.

1. Select the appropriate account.

2. Enter the check number and click the **Save** button.



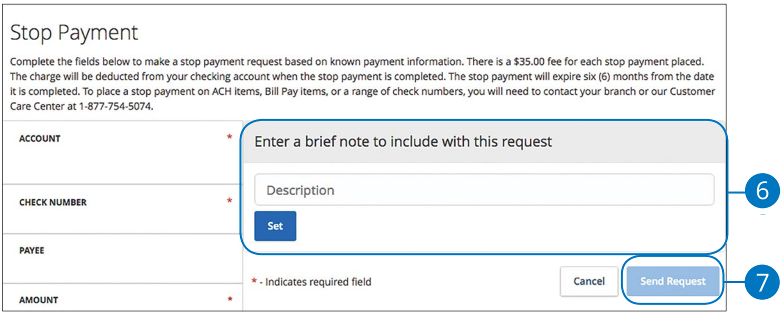




3. (Optional) Enter the payee and click the **Set** button.

4. Enter the amount and click the **Save** button.

5. (Optional) Enter the date of the check using the calendar.



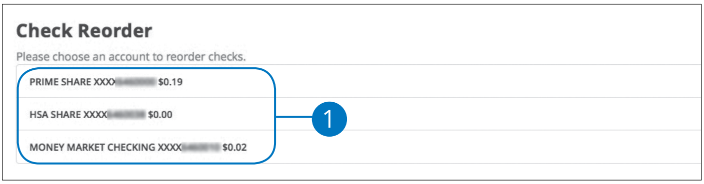
6. (Optional) Enter a description under “Note” and click the **Set** button.
7. Click the **Send Request** button when you are finished.

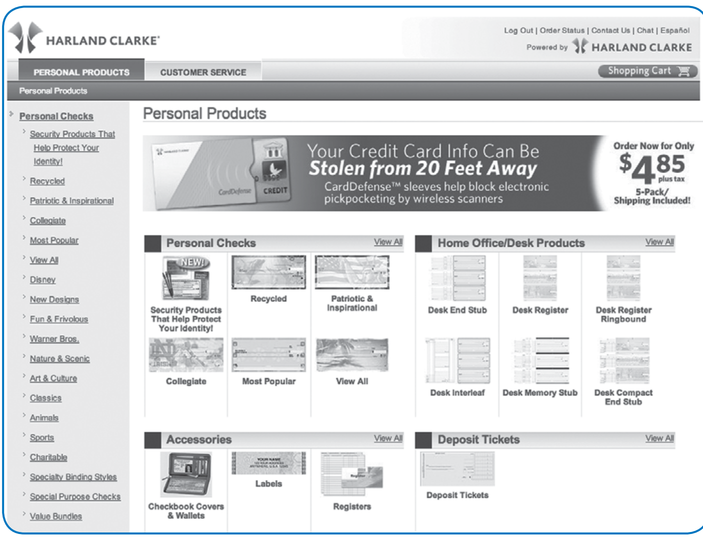
Note: You can view the approval status of a stop payment in the Maintenance Center.

Services

Reordering Checks

If you've previously ordered checks through Columbia Bank, you can conveniently reorder checks online at any time on our trusted vendor's website.





In the **Services** tab, click on **Order Checks**.

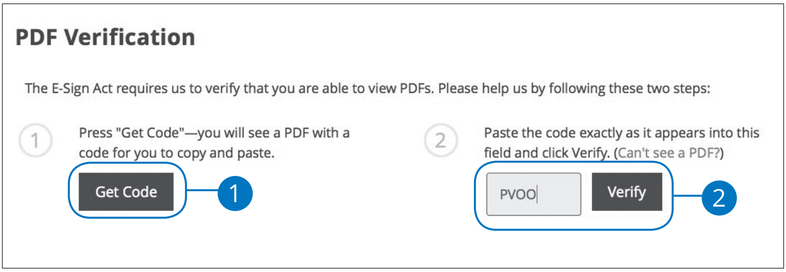
1. Choose the account you want checks ordered for.
2. Complete your order on our vendor's website.

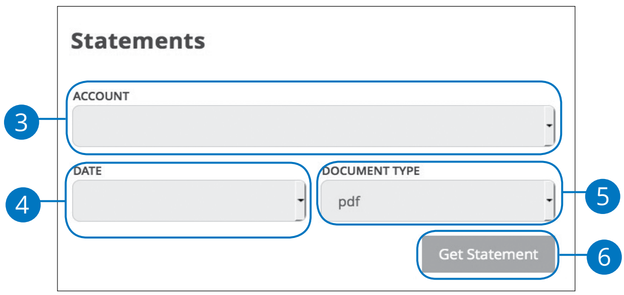
Note: If you notice that you are missing checks, please contact us right away at 877-754-5074 so that we can take precautions to safeguard against identity theft and fraud.

Services

Statements

The Statements feature is a great virtual filing system for your bank statements, saving paper and space in your home or office. By storing your statements electronically, your account information is always readily available when you need it.





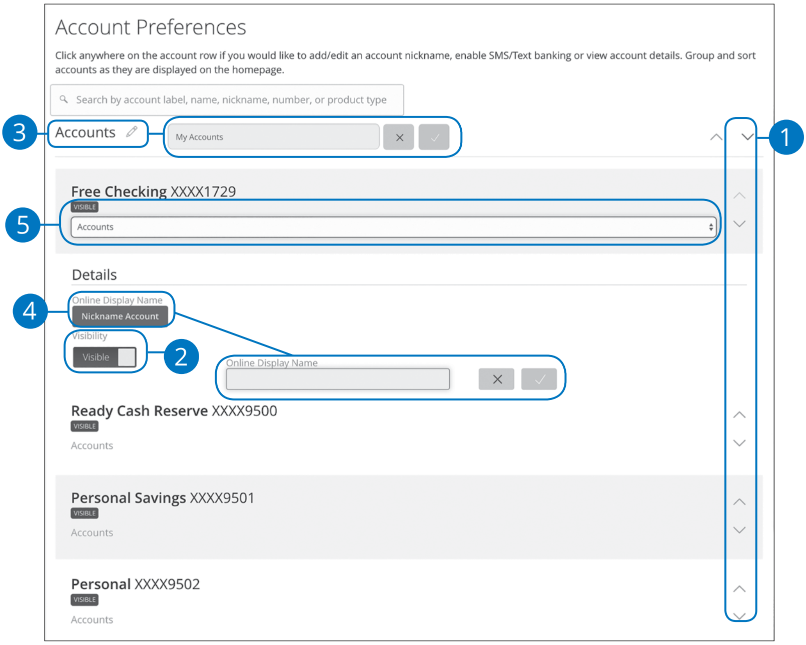
In the **Services** tab, click **Statements**.

1. Click the **Get Code** button to verify that you can view a PDF.
2. A PDF with a code appears. Type the code into the verification field and click the **Verify** button.
3. Choose an account to work with using the “Account” drop-down.
4. Choose a date for the statement using the “Date” drop-down.
5. Use the “Document Type” drop-down to select a file format.
6. Click the **Get Statement** button when you are finished.

Services

Account Preferences

The Home page and your accounts should appear in a way that is fitting for you. The names of accounts, order in which they appear on the Home page, order of account groups and names of account groups can be changed in Account Preferences to suit your needs.



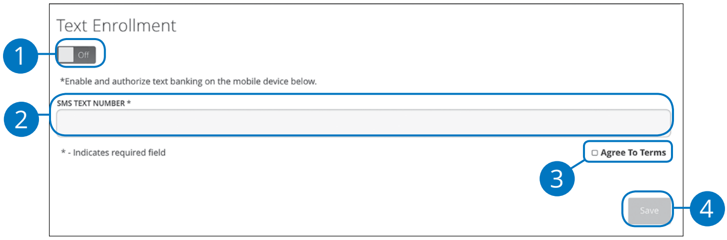
In the **Settings** tab, click **Account Preferences**.

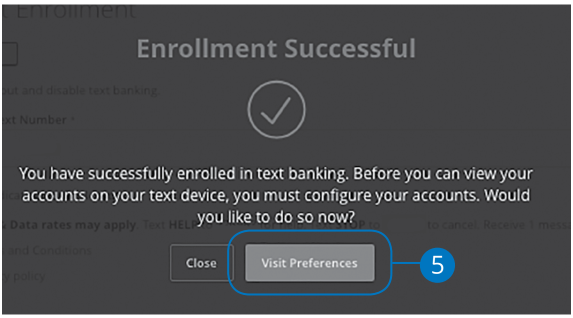
1. Select the up or down arrows on the right side to change the order that your accounts appear in.
2. Use the **Visibility** switch to toggle whether or not your account is visible on the Home page.
3. Click the ✎ icon to change the nickname of a group or an account. Make your changes and click the check mark to save it.
4. Click the **Nickname Account** button to change the Online Display Name of an account. Make your changes and click the check mark to save it.
5. Select the “Account” drop-down to change the group that account is in.

Services

Text Enrollment

Text Banking allows you to manage your accounts on the go. Once enrolled, you can check balances, review account history and transfer funds from your Columbia Connect account using any text-enabled device.

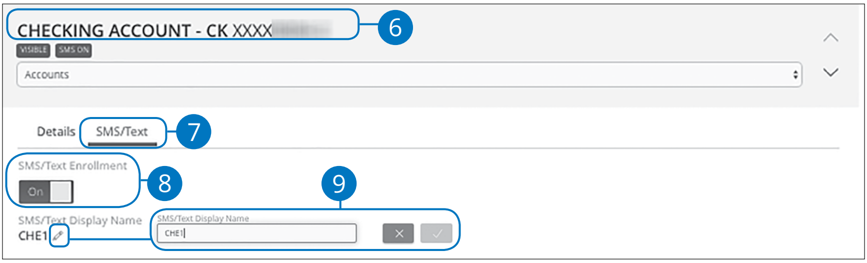




In the **Settings** tab, click **Text Enrollment**.

1. Toggle the **Text Enrollment** switch from “Off” to “On.”
2. Enter your SMS text number.
3. Read the terms and conditions and check the box next to “Agree To Terms.”
4. Click the **Save** button when you are finished.
5. Click the **Visit Preferences** button to be taken to the Accounts feature.

Note: Once you’ve signed up for Text Banking you should receive a text confirmation.



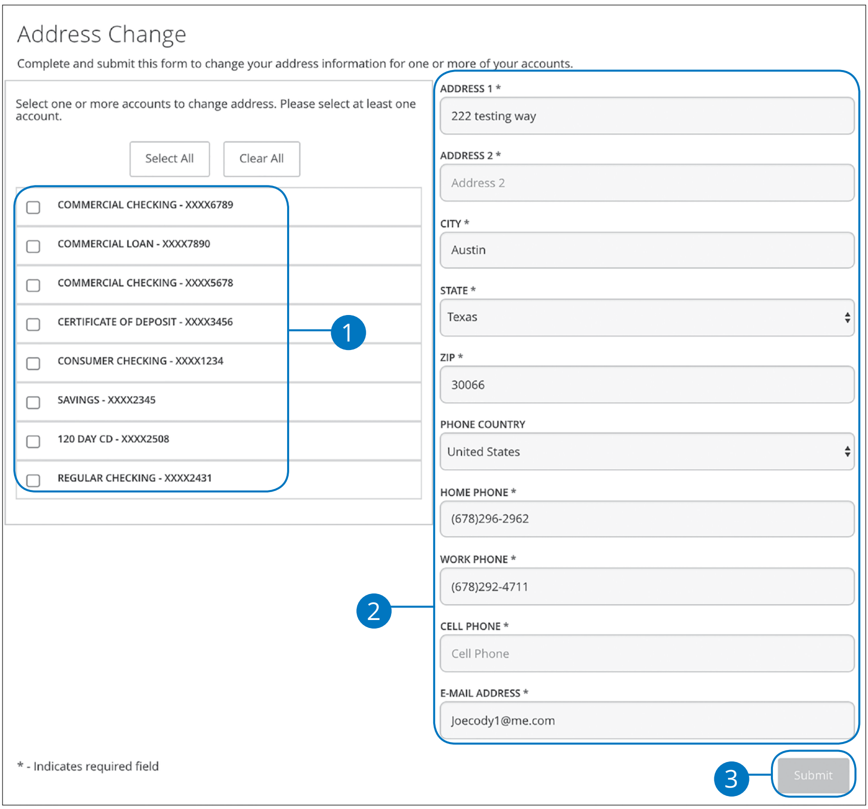
6. Select an account you want to enroll in text banking.
7. Click the SMS/Text tab.
8. Toggle the **SMS/Text Enrollment** switch from “Off” to “On.”
9. (Optional) Click the ✎ icon to change the SMS/Text Display Name. Make your changes and click the check mark to save it.

Commands for Text Banking	
Text Command Options to 226563	**for the Following Information:**
BAL or BAL <account nickname>	Request account balance
HIST <account nickname>	Request account history
XFER <from account nickname> <to account nickname> <amount>	Transfer funds between accounts
LIST	Receive a list of keywords
HELP	Receive a list of contact points for information on text banking
STOP	Stop all text messages to the mobile device (for text banking and SMS alerts/notifications) this will also stop text SAC codes to this phone number
START	Enable message send/receive for text banking

Services

Change Personal Info

If your current address ever changes and you need to update your contact information, you can submit a request to Columbia Bank for one or all of your accounts. Once it is approved, the address change will be completed within two business days.



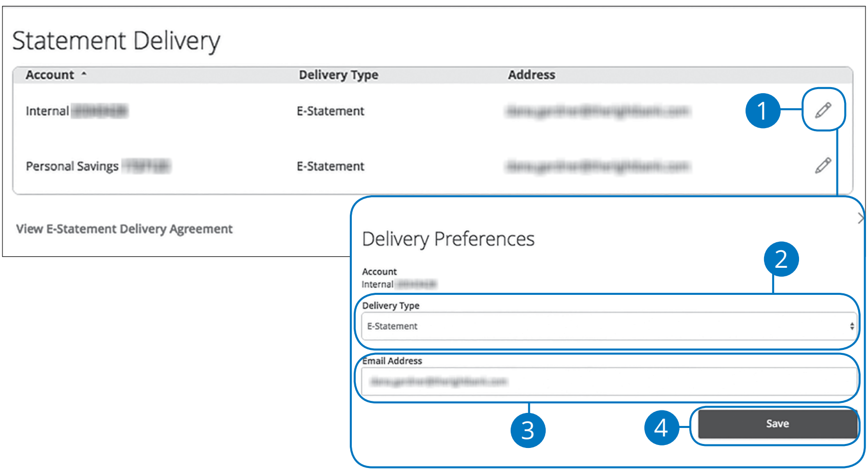
In the **Services** tab, click **Change Personal Info**.

1. Choose the accounts that need the address change.
2. Update your contact information.
3. Click the **Submit** button when you are finished.

Services

Statement Delivery

You can change how you like to receive your monthly statements for your account(s). Paper statements are physically delivered to you in the mail, while E-Statements are available for viewing online. You will receive an email when your E-Statement is available for viewing.



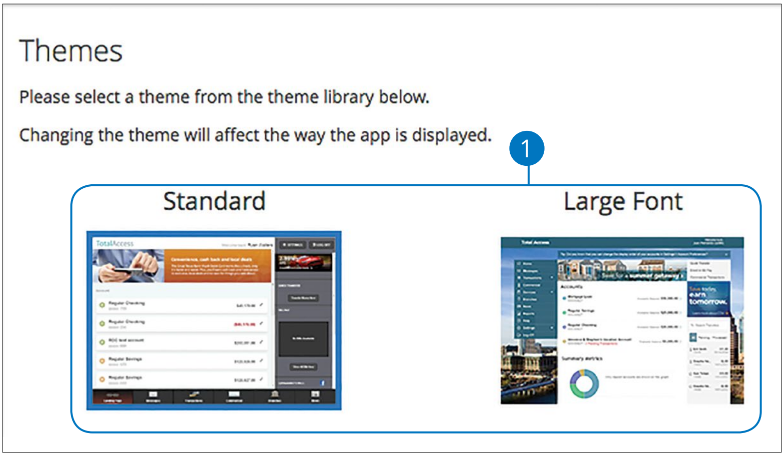
In the **Statements** tab, click the **Statement Options**.

1. Edit or add a delivery destination by clicking the ✎ icon at the end of the account line.
2. Use the drop-down to choose your “Delivery Type”.
3. Add or change your email address. Please note, to change the email address where the E-Statement notification is sent, use the Change Personal Info option under Services
4. Click the **Save** button when you are finished.

Services

Themes

Columbia Connect offers our standard theme and large font theme. Once you select the theme you prefer, the changes are applied immediately across all of your devices.



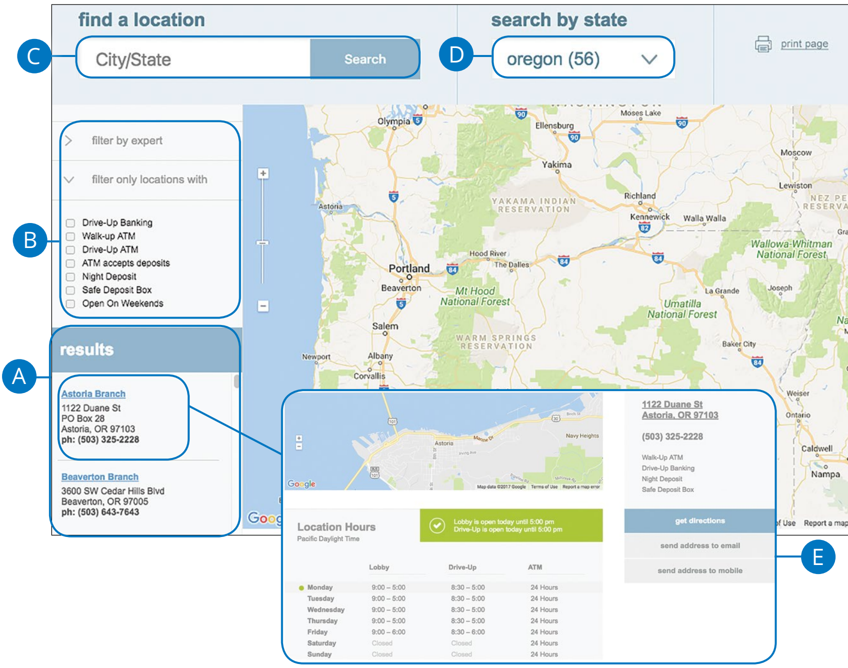
In the **Settings** tab, click **Themes**.

1. Click on a theme to change it.

Locations

Branches and ATMs

If you need to locate a Columbia Bank branch or ATM, the interactive map in Columbia Connect and shown below can help you find locations nearest you. If your device's location services feature is turned off or your location in unavailable, a general list of branches appears.



Select the **Locations** tab.

A. Details about branches or ATMs are displayed on the left-hand side.

B. You can locate a Columbia Bank branch or ATM by using the filter options.

C. The search bar allows you to find locations within a specific location.

D. The State drop down allows you to filter locations by state.

E. Click a "branch name" link for additional information.

Columbia Bank
WHERE **RELATIONSHIPS RULE**