Member Affinity Program

MBA Member Benefits & Exclusive Banking Services^{*}

Accounts

- Business Checking-\$300 credit for banking supplies
- Money market accounts
- Estate, escrow, conservatorship/guardianship and trust accounts
- Minor settlement accounts
- IOLTA Checking –Oregon Law Foundation visionary bank designation

Industry Leading Loss and Fraud Prevention Services

- Positive Pay/ACH Positive Pay
- SecureSmart Risk/Fraud Analytics
- Trusteer Rapport-security software for online banking sessions

Credit Solutions¹

- Business line of credit
- Commercial Real Estate loans
- Business/corporate credit card

Electronic Banking & Reporting Solutions

- Remote Deposit Capture no set up fee (\$250)
- Business Online Banking and Bill Pay
- Mobile Banking

Payroll Services

• 15% discount on first 12 months of services

Additional Services

- International Banking
- Wealth management solutions
- Financial planning and investment services offered by CB Financial Services²
- Trust services offered by Columbia Trust Company³

*Banking services provided by Columbia Bank. Benefits valued at approximately \$700 ¹ All credit solutions subject to credit approval

² Securities and insurance products are offered through Cetera Investment Services LLC (doing insurance business in CA as CFGIS Insurance Agency), member FINRA/SIPC. Advisory services are offered through Cetera Investment Advisers LLC. Neither firm is affiliated with the financial institution where investment services are offered. Located at 1301 A Street, Suite 800, Tacoma, WA 98402. 877-305-0056. Investments are:	 Not FDIC insured • May lose value • Not financial institution guaranteed Not a deposit • Not insured by any federal government agency.
³ Views of Columbia Trust Company are as of the date published and are subject to change based on market conditions and other factors. These views should not be construed as a recommendation for any specific security. Products and services are offered by Columbia Trust Company, an affiliate of Columbia State Bank and a wholly owned subsidiary of Columbia Banking System Inc. The professionally managed investments of Columbia Trust Company are:	• Not a deposit • Not FDIC insured • Not insured by any federal government agency • Not guaranteed by Columbia State Bank • May go down in value

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