

Columbia Bank Remote Request Agreement

(For customers requesting Wires and/or Cashier's Checks)

This Remote Request Agreement ("Agreement") is dated as of _____ 20____, and is entered into between _____ ("Customer") whose taxpayer identification number (TIN) is _____, and Columbia Bank ("Bank") in the State of _____. This Agreement is made to set out the terms under which Customer may transfer funds and/or request Cashier's Check(s) from Customer-designated accounts. For purposes of this Agreement, the word "Branch" means a branch of Bank and the words "Authorized Agent" or "Authorized Agents" mean one or more persons designated by Customer in the Columbia Bank Remote Request Agreement Customer Resolutions or any applicable document that constitutes a part of this Agreement, as that document may be amended by Bank and Customer from time to time and at any time,

Bank and Customer agree as follows:

Funds Transfer and/or Cashier's Check Requests. Customer may submit requests for funds transfer, payment orders, or Cashier's Checks ("Requests") in accordance with the terms and conditions of this Agreement, and Bank will execute Requests received by Bank in the name of Customer. Unless otherwise specifically agreed in writing, Customer must come in person, telephone, fax, e-mail or use the Bank's online banking system to deliver Requests to Bank; Bank is not obligated to execute Requests received otherwise from Customer. Funds must be available in accordance with Bank's funds availability policy in the account specified in the Request at the time the Request is received. For funds transfers, the Bank may choose the funds transfer mechanism (for example, Fedwire, correspondent bank transfer, internal transfer, letter) to be used when acting upon a Customer's Request. A Request is deemed received by Bank only when actually received by Bank, in the form and content specified by Bank.

Security Procedures to Verify a Request. Bank will use the following security procedures to verify the authenticity of Customer's Requests:

- (i) Requests delivered in person will be authenticated by Bank by asking Customer to present identification satisfactory to Bank;
- (ii) Requests delivered by telephone to a local branch of Bank will be authenticated by Bank calling the Customer at the telephone number in Bank's records that was designated by Customer prior to Bank's receipt of the Request by telephone and not at the telephone number provided in the Request, if any, and by Bank asking the caller to identify herself or himself and then once the caller has identified herself or himself, then Bank will check the name given against the names listed as Customer or Authorized Agents and the accompanying security passcodes associated with the caller identified issued by Bank to Customer for purposes of delivering one or more Requests;
- (iii) Requests delivered by using facsimile to a local branch of Bank will be authenticated by Bank calling Customer or Authorized Agent at the telephone number in Bank's records that was designated by Customer prior to Bank's receipt of the Request by facsimile and not at the telephone number provided in the Request, if any, and by Bank asking the recipient to identify herself or himself and then once the recipient has identified herself or himself, Bank will check the name given against the names listed as Customer or Authorized Agents and the accompanying security passcodes associated with the recipient identified issued by Bank to Customer for purposes of delivering one or more Requests;
- (iv) Request delivered by e-mail to a local branch of Bank will be authenticated by Bank calling Customer or Authorized Agent at the telephone number in Bank's records that was designated by Customer prior to Bank's receipt of the Request by e-mail and not at the telephone number provided in the Request, if any, and by Bank asking the recipient to identify herself or himself

and then once the recipient has identified herself or himself, Bank will check the name given against the names listed as Customer or Authorized Agents, if applicable, and the accompanying security passcodes associated with the recipient identified issued by Bank to Customer for purposes of delivering one or more Requests;

(v) Requests delivered by using facsimile to the wire room of Bank will be authenticated by Bank waiting for the Customer to call Bank's wire room, and only when Customer calls Bank's wire room, and by Bank asking the caller to identify herself or himself and then once the caller has identified herself or himself, Bank will check the name given against the names listed as Customer or Authorized Agent and the accompanying ID and Password associated with the caller identified issued by Bank to Customer for purposes of delivering one or more Requests; and

(vi) Requests delivered by using the Bank's online banking system will be authenticated by Bank pursuant to the terms and conditions of this Agreement and the applicable online banking agreement which requires the use of codes and credentials, including but not limited to, User ID, Password, challenge questions, secret codes shared only between Bank and Customer, supervisory or administrator controls for Customer to have check and balances in place for initiating and approving Requests and any other additional authentication tools or methods Bank may require at any time and from time to time.

Customer agrees that the security procedures are not designed to and are not for the purpose of detecting error. Customer agrees that it has reviewed the security procedures set forth above and that they are commercially reasonable for Customer, taking into consideration the type, size and frequency of Requests anticipated by Customer. Customer agrees periodically to review the security procedures in light of Customer's actual Requests and usage, to confirm that the security procedures remain commercially reasonable. Customer acknowledges that Customer may change the security procedures at any time by written notice to Bank, and Customer agrees to do so when and if needed to ensure that the security procedures are and continue to be commercially reasonable for the type, size and frequency of Requests delivered by Customer to Bank.

If Bank accepts a Request in the name of Customer in compliance with the security procedures, then Customer will be obligated on the Request and it will be treated as Customer's Request, whether or not the Request was authorized by Customer or by any Authorized Agent.

If a Request received by Bank was transmitted or authorized by Customer, Customer will be obligated on the Request whether or not Bank complied with the security procedures, whether or not the Request was erroneous in any respect, and whether or not error would have been detected if Bank had complied with such security procedures.

Customer is responsible for maintaining the confidentiality of the security procedures, including any security passcodes, codes or credentials. Customer will implement a comprehensive security program that includes administrative, technical and physical safeguards. Customer will notify Bank immediately in the event Customer suspects that any security procedure has been or may be compromised or rendered ineffective.

Bank may, but is not obligated to, record electronically any telephone calls between Bank and persons acting on Customer's behalf, and may keep these recordings for as long as Bank wishes. Customer must obtain the consent of its Authorized Agents to such recording. Customer agrees that these recordings, and any other messages (including telecopier or facsimile messages) received by Bank, will be treated as writings signed by Customer, and will control in the event of any difference with the records of Customer.

Payment to Bank. Unless otherwise agreed to in writing, Customer must pay Bank the amount of any funds transfer and/or Cashier's Check, plus any applicable fee, including but not limited to, the fees set forth in the Commercial Services Fee Schedule, International Banking Schedule of Fees and any other applicable service and fees schedules (collectively the "Fee Schedules"), before Bank will execute the Request. Bank's funds transfer and/or Cashier's Check fees and other related fees are subject to change. Bank is authorized to debit any one of Customer's accounts for fees and charges in connection with the services contemplated in this Agreement. If an intermediary bank is needed to fulfill the Request and Customer fails to specify an intermediary bank, Customer agrees and acknowledges that Customer's Request also constitutes Customer's instruction to Bank to choose an intermediary bank. Customer agrees that Bank has no control over other banks, and accordingly that Bank will have no liability if an intermediary or beneficiary bank imposes fees and charges by reducing the Payment Order or credit to a beneficiary. When Bank selects the intermediary bank, a fee may be deducted by the intermediary bank and a portion of that fee may be shared with Bank.

Acceptance and Execution of Requests. A Request is considered executed when Bank executes it.

- **Funds Transfers:** Unless provided otherwise in this Agreement, a Request must be received by Bank prior to Bank's cut-off hour (or, deadline) for Requests, currently 2:45 p.m. local time. However, a Request for payment of federal taxes must be received by 12:00 p.m. local time of the branch of Bank receiving the Request. A request received after the cut-off hour, or on a non-Business Day, may be executed by Bank on the next Business Day. If a Request does not specify a date on which funds are to be transmitted, Bank may transmit the funds and execute the Request on the Business Day following the Business Day of receipt of the Request; however, Bank will normally execute the Request on the Business Day of receipt of the Request, provided that Bank receives the Request prior to the applicable cut-off hour. For purposes of this Agreement, the Bank's "Business Days" are Monday through Friday, excluding Saturday or Sunday, any Bank holiday, or any other day that the Bank is authorized or required to be closed.
- **Cashier's Check:** A Request received after branch hours or on a non-Business Day, may be executed by Bank on the next Business Day. If a Request does not specify a date on which a Cashier's Check is requested, Bank may execute the Request on the Business Day following the Business Day of receipt of the Request; however, Bank will normally execute the Request on the Business Day of receipt of the Request, provided that Bank receives the Request prior to branch closure. In some cases, we may delay your ability to withdraw funds beyond the first business day. Then, the funds will generally be available by the seventh business day after the day of deposit. For purposes of this Agreement, the Bank's "Business Days" are Monday through Friday, excluding Saturday or Sunday, any Bank holiday, or any other day that the Bank is authorized or required to be closed. If a request is made to place a stop payment on a Cashier's Check the purchaser must request the stop payment and sign an *Indemnity Agreement Lost Instrument* form. Verbal requests will not be accepted. If the *Indemnity Agreement Lost Instrument* form is faxed or sent via email the signature of the customer must be authenticated. Compare the customer's signature on the *Agreement Lost Instrument* form to the customer's signature on the *Signature Card Agreement*, prior to the stop payment being placed.

Bank may reject a Request for any reason or for no reason, including insufficient available funds in the account specified in the Request (the "Account") or a Request containing a telephone number for Customer that differs from the telephone number in Bank's records that was designated by Customer prior to Bank's receipt of the Request, inability to verify the authenticity of the Request in accordance

with applicable security procedures, amount of Request exceeds the amount authorized by Customer, or otherwise. Bank will seek to notify Customer by mail or phone if Bank rejects a Request.

Bank shall notify Customer of a returned Request no later than the next Business Day after receipt. Bank is under no obligation to re-execute a Request.

Customer may not be able to amend or cancel a Request after the Request has been received by Bank. Bank may at its discretion use reasonable efforts to act on Customer's request for amendment or cancellation, but will not be liable if it does not do so. Furthermore, Customer will indemnify and hold Bank harmless from any and all liabilities, costs and expenses, including the Bank's reasonable attorneys' fees, Bank may incur in its amendment or cancellation efforts. Customer agrees to execute an indemnity and hold harmless agreement in a form satisfactory to Bank if requested to do so by the bank.

Transfer Requests: When a Request contains a name and account number, payment may be made by Bank and/or by other banks to which a Request is forwarded based solely on the account number even if the account number identifies a beneficiary different from the beneficiary named by Customer. Customer acknowledges that Bank and other banks to which a Request is forwarded may rely on any bank identification number supplied by Customer as a means to identify any other bank, even if the identification number is different than the bank named by Customer. Customer's obligation to pay the amount of the funds transfer to Bank is not excused in such circumstances.

Customer acknowledges that any Request executed by Bank will be subject to rules and regulations applicable to payment orders, including record-keeping and information transmittal requirements under the federal Bank Secrecy Act and its implementing regulations. Customer acknowledges and agrees that Bank may capture and transmit information regarding Customer (for example, Customer's name, address and account number) and regarding any beneficiary (for example, beneficiary's name, address, other beneficiary identifiers, and beneficiary's account number) as part of the processing of a payment order. Customer agrees to assist Bank in connection with any requirements imposed on Bank in fulfilling Bank's obligations in this regard.

Transfer Requests only: Foreign Currency Requests. Subject to the terms and conditions of this Agreement, when Bank offers foreign currency Requests sent to foreign countries, Customer agrees to the following:

- (i) Customer may use the services contemplated under this Agreement to send a Request to a foreign country by having Customer's Account debited in an amount that represents the U.S. dollar equivalent of the foreign currency needed to send the Request to the foreign country at the exchange rate determined by Bank and agreed to by Customer at the time Customer delivers the Request to Bank;
- (ii) If, for any reason the Request is returned, then the refund will be in U.S. dollars or in foreign currency, as received by Bank; however, Customer's Account will be credited in U.S. dollars;
- (iii) If the returned Request is received in U.S. dollars, then one or more sending banking may have engaged in currency conversions and Customer will get the amount of U.S. dollars after the conversion of the foreign money, whether based on the buying rate of the bank(s) converting the currency to U.S. dollars on the date of the refund, or based on the Bank's current conversion rate and less any charges and expenses incurred by Bank; and
- (iv) The exchange rates used for processing Requests may be a rate selected by Bank or other intermediaries from a range of rates available in prevailing foreign exchange markets or at the Bank's or other intermediaries' discretion.

Designation of Funds Transfer System and/or Intermediary Bank. In the event Customer does not specify a funds payment system or an intermediary bank when initiating a particular Request, Bank may use one or more of the following: Fedwire System, Society for World-Wide Interbank Financial Telecommunications, an intermediary bank identified by the foregoing systems or bank as a correspondent bank of the beneficiary's bank, or any other payment system or intermediary bank which Bank deems reasonable under the circumstances. Customer agrees to be bound by the rules of the funds transfer system utilized. Account Reconciliation. All funds transfers and/or requests for Cashier's Checks will be reflected on Customer's periodic statement. Customer agrees to notify Bank promptly of any discrepancy between Customer's records and the information shown on any such statement or report. If Customer fails to notify Bank of any such discrepancy within 30 days of receipt of a statement or report containing such information, Customer agrees that Bank shall not be liable for any losses or damages, including, but not limited to, the principal amount of or loss of interest with respect to the unauthorized or erroneous Request, resulting from Customer's failure to give notice of any such discrepancy. If Customer fails to notify Bank of any such discrepancy within 30 days of receipt of such statement or report, Customer will be precluded from asserting any claim to any interest loss damages for any discrepancy against Bank. For purposes of this section, Customer will be deemed to have "received" a periodic statement at the earlier of the time that (a) Bank first makes it available to Customer for pick-up by Customer; or (b) the statement or information contained in the statement is made available to Customer electronically or by means of electronic banking systems.

Funds Transfer Delays or Cashier's Check Request Failures. Bank will not be responsible for failing to act or delay in acting if such failure or delay is caused by legal constraint, interruption of transmission or communication facilities, equipment failure, war, terrorism, pandemic event (which includes the fear of contracting an illness), emergency conditions or other Act of God or circumstances beyond Bank's control. In addition, Bank shall be excused from failing to accept, execute or settle with respect to a Request if: (a) to do so would result in Bank's having exceeded any limitation upon its intra-day net funds position established pursuant to present or future Federal Reserve guidelines or in Bank otherwise violating any provision of any present or future risk control program of the Federal Reserve or any rule or regulation of any other U.S. or state governmental regulatory authority; or (b) Bank reasonably and in good faith believes that any legal process may limit or otherwise affect Bank's actions. For purposes of the foregoing, Bank shall be entitled to accept as valid all documents presented to Bank without investigation and shall not be charged with knowledge of any defect in a document based solely on Customer having challenged the legitimacy of a document (or the process by which it was served).

Liability. Bank will exercise reasonable care in processing Requests. Customer will exercise reasonable care in observing security procedures, examining statements and records, and initiating Requests. Customer is responsible for ensuring the accuracy of Requests, and Bank has no duty to verify the accuracy of a Request, nor will it be liable for any losses or damages arising out of Requests that contain erroneous information.

In no event shall Bank be liable for any consequential, special, punitive or indirect loss or damage which Customer may incur or suffer in connection with this Agreement, including without limitation loss or damage from subsequent wrongful dishonor resulting from Bank's acts or omissions pursuant to this Agreement. This limitation shall apply whether or not the likelihood of such losses or damages was known by either Bank or Customer.

Bank will be liable for Customer's lost interest if Bank fails to exercise ordinary care, calculated as follows:

- (i) On analyzed accounts, through a credit to the account to reflect the applicable value date or otherwise through an adjustment to recalculate earnings credits;

- (ii) On non-interest bearing, non-analyzed accounts, at a rate equal to the average of the federal funds rate set the by Federal Reserve Bank of San Francisco, less reserves, for the period in question; and
- (iii) On interest bearing, non-analyzed accounts, at the rate applicable to the account.

Customer will be liable for any losses or damages resulting from Customer's breach of this Agreement or to which Customer's negligence contributed, or which resulted from unauthorized, fraudulent or dishonest acts by Customer's current and/or former Authorized Agents (including instances where an Authorized Agent acted to the detriment of Customer). Customer agrees to indemnify, defend and hold Bank, its agents and employees harmless from and against any and all damages, liabilities, actions, claims, and expenses, including the Bank's reasonable attorneys' fees, which result, directly or indirectly, in whole or part, from negligence or fraud of Customer or any agent or employee of Customer.

Compliance With Laws. Customer acknowledges that the services contemplated under this Agreement may not be used in violation of, and that Requests initiated by Customer must comply with the laws of the United States, including sanctions laws administered by the Office of Foreign Asset Controls.

Amendments. From time-to-time, Bank may amend any of the terms and conditions contained in this Agreement, including without limitation, any cut-off time, and any Business Day. Such amendments shall become effective upon receipt of notice by Customer or such later date as may be stated in Bank's notice to Customer.

Notices, Instructions, Etc. Bank shall be entitled to rely on any written notice or other written communication believed by it in good faith to be genuine and to have been signed by an Authorized Agent of Customer, and any such communication shall be deemed to have been signed by such person. The names and signatures of Authorized Agents are set forth in Columbia Bank Remote Request Agreement Customer Resolutions. Customer may add or delete any Authorized Agent by written notice to Bank in form and substance satisfactory to Bank. Such notice shall be effective on the second Business Day following the day of Bank's receipt thereof, unless otherwise specifically agreed to by Bank.

Except as otherwise expressly provided herein, any written notice or other written communication required or permitted to be given under this Agreement shall be delivered, or sent by United States registered or certified mail, postage prepaid, or by express carrier, and,

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| if to Bank, addressed to: Columbia Bank (branch/dept. mailing address) _____ (city, state, ZIP) _____ Attn: Branch/Dept. Manager | and, if to Customer, addressed to: (customer's name) _____ (mailing address) _____ _____ (city state, & ZIP) _____ Attn: _____ |
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unless another address is substituted by notice delivered or sent as provided in this Agreement. Except as otherwise expressly provided in this Agreement, any such notice shall be deemed given when received.

Term and Termination. The term of this Agreement shall begin on the day a copy of the Agreement signed by Customer is delivered to and executed by Bank. Unless otherwise terminated by either party as set forth below, this Agreement shall remain in effect including any amendments thereto from time to time and at any time. Customer may terminate this Agreement upon 10 days advance written notice delivered to the address set forth above for notices to Bank. Such termination shall be effective on the second Business Day following the day of Bank's receipt of written notice of such

termination (unless Bank otherwise specifically agrees to earlier termination) or such later date as is specified in that notice. Bank reserves the right to terminate this Agreement immediately upon providing notice of such termination to Customer.

Entire Agreement. This Agreement, together with the agreement governing the Account , Fee Schedules, Appendix As, the terms and conditions related to business online banking, the Rules and Regulations of Account, and any other applicable documents , as one or more may be applicable (the “Account Agreement”), is the complete and exclusive statement of the agreement between Bank and Customer with respect to the subject matter hereof and supersedes any prior agreement(s) between Bank and Customer with respect to such subject matter. In the event of any inconsistency between the terms of this Agreement and the Account Agreement, the terms of this Agreement shall govern. Customer agrees that any requirement in an Account Agreement limiting access to funds in an account maintained by Customer at Bank shall not apply to Requests, to the extent of any inconsistency. Customer agrees that all requests from an Account at Bank will remain subject to and limited by any limitations on the number of transfers to or from that Account, as set forth in the Account Agreement.

Governing Law. This Agreement and Requests shall be construed in accordance with Regulation J of the Federal Reserve Bank and the state laws of the state in which this Agreement is executed in, to the extent not preempted by federal law. Funds Transfer Request: In the event a Request is a non-domestic Request, the Request will also be construed in accordance with applicable foreign laws and laws applicable to the correspondent bank handling the Request, as they may be changed from to time. If there is an issue relating to this Agreement or the Requests, Customer and Bank agree that the location of the court proceeding will occur in the state where you opened the Card account and that county will be chosen by us in our sole discretion.

Jury Waiver. Unless otherwise prohibited by applicable law, Bank and Customer hereby waive trial by jury in any judicial proceeding involving directly or indirectly, any matter (whether in tort, contract, or otherwise) in any way arising out of, related to or connected to this Agreement or the services offered under this Agreement.

IN WITNESS WHEREOF the parties hereto have caused this Agreement to be executed by their duly authorized officers.

CUSTOMER*

COLUMBIA BANK

Authorized Representative’s Signature*

Bank Official’s Signature

Signer’s Name and Title (Please Print or Type)

Signer’s Name and Title (Please Print or Type)

Customer/Business Name (Please Print or Type)

Branch/Department Name (Please Print or Type)

*If the undersigned will scan a copy of this Remote Request Agreement form to Columbia Bank, the undersigned acknowledged that the scan is a true copy of the original Remote Request Agreement form and the undersigned’s signature is his or her own.

COLUMBIA BANK
REMOTE REQUEST AGREEMENT CUSTOMER RESOLUTIONS

Business Customer: _____

Account #(s): _____

I, the undersigned, hereby certify to Columbia Bank that: I am the _____ (title) (unless otherwise designated, Secretary or Assistant Secretary) and designated keeper of the records and minutes of the Business Customer identified above; I have full authority to make representations set forth in these Resolutions on behalf of the Business Customer; and that the following is a true and correct copy of Resolutions duly adopted by the Board of Directors (if a corporation), an Administrative Order (if a city or municipality), partners (if a partnership), members/managers (if a limited liability company), proprietor (if a sole proprietorship) or other governing authority of the Business Customer at a meeting held on the _____ day of _____ 20____, at which a quorum was present and acting throughout, or adopted by the written consent of a majority of those entitled or required to act to bind the Business Customer, and that such Resolutions are in full force and effect and have not been amended or rescinded. If the undersigned is a city or municipality then such authority was provided pursuant to an Administrative Order dated _____ day of _____ 20____.

1. Resolved, that the persons shown below as “Authorized Agents” are authorized, on behalf of Business Customer and in its name, to execute and deliver the following agreements (collectively, the “Agreements”) and to bind the Business Customer to the Agreements, as amended from time to time: (A) Columbia Bank Wire Transfer and/or Cashier’s Check Request Agreement; (B) Appendix A (C) business online banking terms and conditions; and (D) any other contract, agreement or document determined by an Authorized Agent as necessary or appropriate in connection therewith;
2. Resolved, that the Authorized Agents are authorized to negotiate terms and conditions to the Agreements, amendments or supplements to the Agreements, and to enter into such other agreements as any Authorized Agent may find necessary or appropriate, including amendments or supplements without limitation to designation of other Authorized Agents. If there is more than one Authorized Agent, any one of them acting alone or together, may bind the Business Customer. All such acts and deeds are the acts and deeds of the Business Customer;
3. Resolved, that the foregoing Resolutions shall remain in full force and effect and the authority herein given to all of said persons shall remain irrevocable as far as Bank is concerned until three (3) business days after Bank is notified in writing of the revocation of such authority and that receipt of such notice shall not affect any action taken by Bank prior thereto; and
4. Resolved, that this authorization shall remain in force and effect notwithstanding any subsequent change in such specific or general account resolution, signature card or related documentation.

AUTHORIZED AGENTS:

| Name | Signature | Title |
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I certify under penalty of perjury that the foregoing is true and correct, of my own personal knowledge.

Signature of Secretary / Assistant Secretary, or other appropriate authorized representative

Date:

If the undersigned will scan a copy of this Remote Request Agreement form to Columbia Bank, the undersigned acknowledged that the scan is a true copy of the original Remote Request Agreement form and the undersigned’s signature is his or her own.