

OPEN
Welcome!

7-Month Bonus CD	7-Month Regular CD
5.10%	4.90%
Annual Percentage Yield†	Annual Percentage Yield†

Get the Columbia Advantage
Our Advantage Checking Accounts Come with
Free Experian Triple Advantage™
Deluxe Credit Monitoring Service***



Enter Our Sweepstakes
Win a Home Computer System
Or One of These Other Great Prizes...

Flat Panel TV • Digital Camera • iPod - One of Two DVD Players

Just stop by our new Medford Office, fill out an official entry blank and drop it in the Sweepstakes Box!



Convenient Offices Throughout New Jersey

133 Route 70, Medford, NJ 08055
(609) 953-4780

www.columbiabankonline.com

Count on Columbia.

Member FDIC

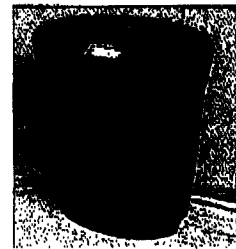
Medford Can Now Count On Columbia.

Free Gift Offer

Get a \$25 Gift Card When You
Open Up Any High Earning CD
for \$2,500 or more*



Get a Home Paper Shredder
When You Open A Totally Free
Advantage Checking, Advantage Plus
Checking or High Earning Money Market
for \$250 or more**



Count on Our New Medford Office for a
24-Hour Drive-Up ATM and Night Depository

Plus 2 Drive-Up Lanes with Saturday Hours for Your Convenience!

Free Surprise Gift!

Use our Drive-Up facilities and get a surprise gift, while supplies last.

Medford Drive-Up Hours:

Monday through Friday 8:00 a.m. to 7:00 p.m.
Saturday 8:00 a.m. to 2:00 p.m.

Medford Lobby Hours:

Monday-Wednesday & Friday 9:00 a.m. to 5:00 p.m.
Thursday 9:00 a.m. to 7:00 p.m.
Saturday 9:00 a.m. to 1:00 p.m.

* Gift offer valid on new accounts opened beginning 1/23/08. One gift per account, while supplies last. Accounts opened from funds transferred from existing Columbia Bank accounts are not eligible for a free gift. To receive a gift, new accounts must be opened with required minimum deposit. There may be a substantial penalty for early withdrawal on all CDs. CD rates are subject to change. No warranties on gift items, except for those of manufacturer, if any. No cash substitution for gift. Should gift items become unavailable, we reserve the right to substitute comparable gifts. Gift offer may be discontinued without prior notice. Limit 3 gifts per household. ** Receive a Royal Paper Shredder when you open an Advantage product (Totally Free Checking, Advantage Plus Checking, or Money Market Account) with a deposit of \$250 or more. The Advantage Plus Checking account requires a daily minimum balance of \$1,000 to avoid a monthly service charge. The Advantage Money Market Account (MMA) requires a daily minimum balance of \$10,000 to avoid a monthly service charge. The promotional Annual Percentage Yields (APYs) effective at the opening of the Advantage MMA will be guaranteed through 3/31/08. After the promotional guarantee, APYs are subject to change without prior notice. Fees may reduce the earnings on this account. Accounts opened with funds from existing Columbia Bank accounts are not eligible for this offer. No warranties on gift item, except for those of manufacturer, if any. No cash substitutions for gift. Should gift item become unavailable, we reserve the right to substitute a comparable gift. This bonus offer may be discontinued without notice. Limit 1 offer per household. *** The Experian Triple Advantage Credit Monitoring promotion is available to active checking and Online Banking accountholders. Upon registering for Online Banking, you will be eligible for one year of credit monitoring. You will continue to receive this service for three years if you maintain an active checking and Online Banking account. Complimentary service limited to the primary checking/Online Banking accountholder only. On your annual renewal date, if your checking and Online Banking accounts are inactive or closed, your complimentary service will not be renewed. † The Annual Percentage Yields (APYs) shown are accurate as of the publication date and are subject to change at any time. This offer may be discontinued without prior notice. The minimum balance to obtain the APY on these CDs is \$500. A penalty may be imposed for early withdrawal. The Bonus rate CD products are only available if you have a Columbia Bank Advantage PLUS Checking Account. If, at any time during the term of a Bonus CD, your Advantage PLUS checking account is not maintained, you will earn the corresponding Regular CD APY for that term account.