

Overdraft Disclosure for Personal Accounts



This Overdraft Disclosure for Personal Checking Accounts supplements the Personal Rules & Regulations that apply to your Account(s) with us, and it provides additional details about our Overdraft services. Capitalized terms used but not otherwise defined in this Disclosure have the meanings given to those terms in the Personal Rules & Regulations.

Overdraft Services	<p>What You Need to Know about Overdrafts and Overdraft Fees</p>	<p>An Overdraft occurs when you do not have enough money in your Checking Account to cover a transaction, but we pay it anyway. We can cover your Overdrafts in two different ways:</p> <ol style="list-style-type: none"> 1. We have standard overdraft services that come with your Checking Account. You may opt out of our standard overdraft services. 2. We also offer optional overdraft services, such as a link to another deposit account or line of credit, which may be less expensive than our standard overdraft services. To learn more, ask us about these services. <p>This disclosure explains our standard overdraft services.</p>
	<p>What are the standard Overdraft services that come with my Checking Account?</p>	<p>Our Standard Overdraft Coverage service authorizes and pays overdrafts for the following types of transactions:</p> <ul style="list-style-type: none"> • Checks and other transactions made using your checking account number; • Recurring debit card transactions; and • Automatic bill payments. <p>Standard Overdraft Coverage does not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):</p> <ul style="list-style-type: none"> • ATM transactions; or • Everyday debit card transactions. <p>We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.</p> <p>If we do not authorize and pay an overdraft, your transaction will be declined.</p>
	<p>What fees will I be charged if I have an Overdraft?</p>	<p>Under our Standard Overdraft Coverage service:</p> <ul style="list-style-type: none"> • We will charge you a fee of \$35 each time we pay an Item that overdraws your checking account. If multiple Items are paid in one day (and those Items result in multiple overdraft fees), we will limit the accumulation of those fees to \$175 per day. • The \$35 fee will not be charged if your checking account ledger balance at the end of the day, after all Items have posted, is overdrawn \$10 or less. <p>Please also refer to the Umpqua Other Account Services and your product disclosures for additional details regarding fees.</p>
	<p>What if I want Umpqua to authorize and pay Overdrafts on my ATM and everyday debit card transactions?</p>	<p>Enhanced Overdraft Coverage includes the Standard Overdraft Coverage services, and additionally authorizes and pays overdrafts on ATM and everyday debit card transactions up to a certain limit. Visit any of our branches or call us for information about adding this optional overdraft service to your account. If you choose to add Enhanced Overdraft Coverage, you may cancel at any time using the contact methods below.</p>
	<p>Routine or Intentional Overdraft Activities</p>	<p>Umpqua Bank strongly discourages intentionally Overdrafting accounts or using Overdraft Coverage services on expenditures for which there are not enough funds.</p>
	<p>We offer other services that can help you maintain your Checking Account and may reduce the cost of Overdrafts</p>	<p>Visit any of our branches, our website, or call us for information about our optional Overdraft services, use of check registers, account alerts, mobile banking, telephone banking, online banking, and paperless statements.</p>
	<p>If you have questions or would like more information, please visit any of our branches or call us at 1-866-4UMPQUA (1-866-486-7782). Please refer to the Personal Rules & Regulations Disclosure for complete Account details.</p>	

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	Overdraft Protection from a Deposit Account	Overdraft Protection from a Line of Credit ¹	Standard Overdraft Coverage ²	Enhanced Overdraft Coverage ²
How do I enroll?	Complete the authorization form and return it to your local branch		Automatic enrollment for check, ACH, and recurring debit card transactions	Automatic enrollment for check, ACH, recurring debit card transactions plus ATM and everyday debit card transactions
Does my coverage include ATM and everyday debit card transactions?	Yes	Yes	You must complete the optional enrollment for coverage on ATM and everyday debit card transactions	Yes
What fees apply?³	\$10 per transfer If sufficient funds are not available to transfer, a standard \$35 Overdraft Fee will be charged.		\$35 Overdraft Fee if you overdraw your account by more than \$10 on one business day	
What is my protection amount?	Up to available account balance	Up to available credit limit	Limit is dynamic and varies based on account activity	
What are the transfer increments?	\$100 or balance of account, whichever is less		Exact amount of the transactions plus related fees	
Which additional overdraft protection options can be added?⁴	Any one of the following: <ul style="list-style-type: none"> Overdraft Protection from a Line of Credit Standard Overdraft Coverage Enhanced Overdraft Coverage 	Overdraft Protection from a Deposit Account	<ul style="list-style-type: none"> Overdraft Protection from a Deposit Account Enhanced Overdraft Coverage 	Overdraft Protection from a Deposit Account
Can I cancel?	You may cancel at any time		You may change or cancel your enrollment as follows: <ul style="list-style-type: none"> Cancel all coverage Opt-out at any time for coverage for ATM and everyday debit card purchases 	
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¹ Subject to eligibility requirements and credit approval. Interest will accrue on amounts advanced and at the interest rate stated in the line of credit. Lines of credit may be subject to additional charges; see line of credit agreement for details.

² Standard Overdraft Coverage is a discretionary service. Umpqua Bank is under no obligation to pay items when your account has non-sufficient funds (NSF), even if previous NSF transactions were paid. Umpqua Bank reserves the right to require you to pay an overdraft immediately. Umpqua Bank typically does not pay overdrafts if your account is not in good standing, or you are not making regular deposits. Certain account type(s) are ineligible for Standard Overdraft Coverage. Please see account disclosures for more information.

³ If you overdraw your account by more than \$10 on one business day, you will be charged a fee of \$35 for each check, in person withdrawal, or electronic item we pay. For personal accounts, the maximum of combined Overdraft Fees an account may be charged in one business day is \$175. See Personal Rules and Regulations and Other Account Services for full details. Account type(s) which are ineligible for Standard Overdraft Coverage will not be charged Overdraft Fees, please see account disclosures for more information. Overdraft fees for overdrafts caused solely by ATM and/or everyday debit card transactions do not apply if you do not authorize coverage for these types of transactions.

⁴ If you have authorized Overdraft Protection from a Deposit Account and you are enrolled in Standard Overdraft Coverage, funds from the deposit account you selected will be used first to cover the overdraft. If you have authorized both Overdraft Protection from a Deposit Account AND Overdraft Protection from a Line of Credit, you must specify the order of coverage.

See Personal Rules and Regulations and Other Account Services for details.