

Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
Analyzed Interest Checking^a	\$100	\$0.01	0.01%	0.01%
Repurchase Agreement Sweep^a	\$10,000	\$0.01	0.01%	0.01%
Business Analyzed Money Market^a	\$100	\$0.01 - \$7,499.99	0.01%	0.01%
		\$7,500 - \$29,999.99	0.02%	0.02%
		\$30,000 - \$99,999.99	0.02%	0.02%
		\$100,000 - \$499,999.99	0.05%	0.05%
		\$500,000 and above	0.08%	0.08%
Community Business Savings^a	\$25	\$0.01	0.01%	0.01%
Prestige Sweep Money Market^a	\$100,000	\$0.01 - \$99,999.99	0.01%	0.01%
		\$100,000 - \$249,999.99	0.01%	0.01%
		\$250,000 - \$499,999.99	0.01%	0.01%
		\$500,000 and above	0.01%	0.01%
		Main Street Money Market^a	\$100	\$0.01 - \$2,499.99
\$2,500 - \$9,999.99	0.05%	0.05%		
\$10,000 - \$24,999.99	0.05%	0.05%		
\$25,000 - \$49,999.99	0.05%	0.05%		
\$50,000 - \$99,999.99	0.05%	0.05%		
\$100,000 - \$249,999.99	0.10%	0.10%		
\$250,000 and above	0.15%	0.15%		
Marketplace Money Market without Checking^a	\$100	\$0.01 - \$2,499.99	0.01%	0.01%
		\$2,500 - \$9,999.99	0.01%	0.01%
		\$10,000 - \$24,999.99	0.02%	0.02%
		\$25,000 - 49,999.99	0.02%	0.02%
		\$50,000 - \$99,999.99	0.02%	0.02%
		\$100,000 - \$249,999.99	0.03%	0.03%
		\$250,000 - \$499,999.99	0.05%	0.05%
		\$500,000 - \$999,999.99	0.05%	0.05%
Marketplace Money Market with Checking^{a,c}	\$100	\$0.01 - \$2,499.99	0.05%	0.05%
		\$2,500 - \$9,999.99	0.05%	0.05%
		\$10,000 - \$24,999.99	0.05%	0.05%
		\$25,000 - 49,999.99	0.05%	0.05%
		\$50,000 - \$99,999.99	0.05%	0.05%
		\$100,000 - \$249,999.99	0.15%	0.15%
		\$250,000 - \$499,999.99	0.15%	0.15%
		\$500,000 - \$999,999.99	0.15%	0.15%
\$1,000,000 & above	0.15%	0.15%		

Footnotes

- a) The interest rate and annual percentage yield may change after account opening.
- b) A penalty may be imposed for early withdrawal.
- c) Additional requirements apply to earn stated rate.
- d) Promotional CDs renew into standard CD terms at maturity.
- e) Opening of the Money Market account does not qualify a customer as a Private Bank client nor does it entitle them to the Private Bank products or services. Private Bank customers must meet specific qualifying criteria in order to become a Private Bank customer.

Interest Rates and Annual Percentage Yields are current as of January 17, 2023
Fees may reduce earnings on the account. For more details on rates call 1-866-4UMPQUA (1-866-486-7782)
Member FDIC

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Commercial Money Market ^a	\$100,000	\$0.01 - \$24,999.99	0.15%	0.15%
		\$25,000 - \$49,999.99	0.15%	0.15%
		\$50,000 - \$99,999.99	0.25%	0.25%
		\$100,000 - \$499,999.99	0.50%	0.50%
		\$500,000 - \$999,999.99	0.75%	0.75%
		\$1,000,000 - \$2,999,999.99	1.00%	1.00%
		\$3,000,000 - \$4,999,999.99	1.24%	1.25%
Commercial Bank Money Market Special ^a	\$100,000	\$5,000,000 and above	1.24%	1.25%
		\$0.01 - \$24,999.99	0.02%	0.02%
		\$25,000 - \$49,999.99	0.02%	0.02%
		\$50,000 - \$99,999.99	0.02%	0.02%
		\$100,000 - \$499,999.99	2.52%	2.55%
		\$500,000 - \$999,999.99	2.72%	2.75%
		\$1,000,000 - \$2,999,999.99	2.96%	3.00%
\$3,000,000 - \$4,999,999.99	2.96%	3.00%		
		\$5,000,000 and above	2.96%	3.00%

Account Analysis Earnings Credit Rate	Earnings Rate
All Balances	0.15%

Certificate of Deposit Rates (CD)	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
1 Month ^b	\$1,000	\$0.01	0.01%	0.01%
3 Month ^b	\$1,000	\$0.01	0.02%	0.02%
6 Month ^b	\$1,000	\$0.01	0.05%	0.05%
12 Month ^b	\$1,000	\$0.01	0.05%	0.05%
13 Month Special ^{b,d}	\$1,000	\$0.01	3.69%	3.75%
18 Month ^b	\$1,000	\$0.01	0.10%	0.10%
18 Month IRA ^b	\$1,000	\$0.01	0.10%	0.10%
2 Year ^b	\$1,000	\$0.01	0.10%	0.10%
3 Year ^b	\$1,000	\$0.01	0.10%	0.10%
4 Year ^b	\$1,000	\$0.01	0.10%	0.10%
5 Year ^b	\$1,000	\$0.01	0.10%	0.10%

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