

Welcome to Umpqua Bank

Some of the personal products offered at this location may differ from those at other Umpqua Bank branches

On March 1, 2023, the merger between Umpqua Bank and Columbia Bank was completed. We are in the process of mapping the products and services offered at Columbia Bank to those offered at Umpqua Bank. As a result, some of the services offered at Columbia Bank branches differ from those offered at all other branches of Umpqua. These differences will remain until a systems conversion, which is scheduled to occur on March 20, 2023. You will find a list of product options offered at our various locations for your review on the reverse of this sheet. Details regarding each of the products can be found within this packet.

If you choose to open an account at a Columbia Bank branch, the account may transition to an account type that is currently offered at an Umpqua Bank branch during the systems conversion in March. You will receive information on how your account will transition.

Choosing a personal product offered at a Columbia branch

If you choose to open an account type that is offered at a Columbia Bank location, you will need to travel to one of those branches to do so. An associate will be happy to provide you with the address of the nearest Columbia Bank branch and will introduce you to a representative who can assist you in opening your account.

Combined statements, online banking and transfer of funds

If you have accounts at an original Umpqua Bank branch and at one of the former Columbia Bank branches, you will not be able to see those accounts together on statements or within online banking. Also, you will not be able to transfer funds between those accounts online, through mobile banking, at an ATM, or through the telephone banking system until after the systems conversion on March 20, 2023.

We are here to assist you

An associate is available to assist you in selecting the products that best fit your needs. In addition to the deposit account information available in this folder, we also offer a full suite of digital services to help you manage your money, as well as expanded home lending* options and comprehensive financial planning tools. Allow one of our knowledgeable associates to work with you to find the right combination of services to help you attain your financial goals.

Thank you for choosing Umpqua Bank. We appreciate your business and look forward to serving you.



UMPQUA BANK

Welcome to Umpqua Bank

Columbia Bank branches offer the following personal products:

Personal Checking

- Neighborhood Account
- Relationship Account
- Foundation Account

Personal Savings

- Everyday Savings Account
- Boost Money Market Account
- Premier Money Market Account
- Health Savings Account (*please ask an associate for more details if interested in this account*)

Certificate of Deposits/IRAs

The terms and conditions for CDs and IRAs differ from those offered at Columbia Bank branches.

Overdraft Protection Options

Until systems conversion, overdraft protection options differ depending upon the branch location at which an account is opened; Columbia Bank branch offerings differ from those available at Umpqua Bank branches.

All Umpqua Bank branches offer the following personal products:

Personal Checking

- Umpqua Embark Checking Account
- Umpqua Access Checking Account
- Umpqua Attain Checking Account
- Private Bank Checking¹

Personal Savings Accounts

- Grow Savings Account
- Thrive Money Market Account
- Prosper Money Market Account
- Private Bank Money Market¹
- Health Savings Account (*please ask an associate for more details if interested in this account*)

¹ Private Bank services are available to clients whose net worth exceeds \$3M or who have liquid assets greater than \$1M.



UMPQUA BANK



UMPQUA BANK

Personal checking features & services

Get started at umpquabank.com, or call 1-866-4UMPQUA (1-866-486-7782).

Ask an Associate for additional details.

GENERAL SERVICES	EMBARK	ACCESS	ATTAIN
Monthly Pricing Options: Monthly maintenance cost. Refer to your account disclosure for details on how to avoid monthly maintenance costs.	\$0 No monthly maintenance cost. A separate monthly paper statement cost may apply (see below).	\$5 \$0 with 10 or more posted debit card purchases/payments per month, or one direct deposit of \$500 or more per month, or one mobile deposit of \$250 or more per month ¹	\$20 \$0 with a \$15,000 minimum daily balance or \$25,000 combined balance in eligible accounts ²
Paper Statement: Cost to receive paper statements.	\$3 \$0 if primary account holder is 62 or older	\$3	\$0
Online Banking: Includes access to bill pay and online statements.	✓	✓	✓
Mobile Banking: Includes access to mobile deposit.	✓	✓	✓

ATM & DEBIT CARD SERVICES	EMBARK	ACCESS	ATTAIN
Non-Umpqua Bank ATM Transactions: A deposit, withdrawal or balance inquiry at an ATM location that is not owned by Umpqua Bank.	\$2.50 Unified ATM fees between UB & CB; no ATM fees between banks.	\$2.50 Unified ATM fees between UB & CB; no ATM fees between banks.	\$2.50 Unified ATM fees between UB & CB; no ATM fees between banks.
ATM Mini Statement: A statement printed at an ATM.	\$0 per statement	\$0 per statement	\$0 per statement
International Processing (U.S. Dollars): A transaction made outside the U.S. using an Umpqua Bank card.	2.00% of card transaction amount	2.00% of card transaction amount	0% of transaction
ATM-Owner Fee Rebates³	Receive up to \$10 per month in ATM-Owner fee rebates when maintaining an average monthly account balance of \$2,500. Rebates will be credited at statement cycle.	Receive up to 4 ATM-Owner fee rebates per month. Rebates will be credited same day.	Receive up to \$25 per month in ATM-Owner fee rebates. Rebates will be credited same day.

¹ Requirements must be met three business days before the end of the deposit statement period. Transactions must post to the account in order to qualify. Debit card purchases include PIN, Signature, Online, Phone and Mobile Wallet purchases. Debit card payments include one-time and recurring payments of bills made with debit card. This does not include transactions at an ATM.

² Balance requirements are calculated three business days before the end of the deposit statement period. The combined balance is calculated by adding the current balance of all eligible accounts. Eligible accounts for the combined balance option include personal checking, savings, certificates of deposit, money markets, IRAs and outstanding personal loans. Excludes mortgages and credit cards.

³ Rebates include ATM owner fees when completing transactions at non-Umpqua ATMs.

All products subject to bank approval. Other fees may apply.



(Continued)

OTHER SERVICES & ACCOUNT FEATURES	EMBARK	ACCESS	ATTAIN
Paid Interest: See local store for rates.	No	No	Yes
Debit Card: Allows access to your checking account anywhere Visa is accepted.	Yes	Yes (Platinum card with added perks such as higher purchase limits)	Yes (Platinum card with added perks such as higher purchase limits)
Cashier's Check: Check issued by Umpqua Bank.	\$12 each	\$12 each	Complimentary
Checking Supplies: Checks, deposit slips or other banking supplies.	Available. Standard pricing applies.	Available. Standard pricing applies.	Receive wallet Umpqua checks at no cost when ordered through Harland Clarke.
Safe Deposit Box Annual Rental Discount	No Discount	No Discount	\$35 Discount
Overdraft Transfer: When your account is linked to a deposit account or line of credit, we will transfer available funds in \$100 increments.	\$10 per transfer	\$10 per transfer	Complimentary
Incoming Wire (Domestic or International): A transfer of funds into your account from anywhere in the U.S. or abroad.	\$15 each	\$15 each 1 incoming wire fee credited per statement cycle	Complimentary
Bonus Interest on New or Renewing Certificates of Deposit⁴: See local store for rates.	No	No	Yes

COMPLIMENTARY ACCOUNTS	EMBARK	ACCESS	ATTAIN
Each of our checking accounts offers a way to receive additional complimentary accounts.	Receive a Grow Savings account with no monthly maintenance charge when you complete a monthly transfer from your Embark Checking to your Grow Savings. ⁵	Receive up to 3 Grow Savings accounts or Thrive Money Market accounts with no monthly maintenance charge when linked to your Access Checking.	Receive up to 5 Grow Savings accounts or Thrive Money Market accounts with no monthly maintenance charge when linked to your Attain Checking.

MINIMUM TO OPEN	EMBARK	ACCESS	ATTAIN
Minimum amount required to open the account.	\$25	\$25	\$200

⁴ Bonus interest eligible at the time of opening a new Certificate of Deposit or during the Certificate of Deposit grace period.

⁵ Qualifying transfers can be made via online/mobile banking, telephone banking or scheduled as an automatic transfer.

All products subject to bank approval. Other fees may apply.



UMPQUA BANK

Personal Savings Products

Get started at umpquabank.com, or call 1-866-4UMPQUA (1-866-486-7782).

Ask an Associate for additional details.

GENERAL SERVICES	GROW SAVINGS	THRIVE MONEY MARKET	PROSPER MONEY MARKET	CERTIFICATE OF DEPOSIT
Monthly Pricing	\$3 \$0 with a \$200 minimum daily balance, or <ul style="list-style-type: none"> Monthly transfer from an Umpqua personal deposit account to your Grow Savings¹, or Primary account owner who is either 18 & younger or 55 & older Link to an Access Checking and receive up to 3 Grow Savings or Thrive Money Market accounts with no monthly maintenance charge Link to an Attain Checking and receive up to 5 Grow Savings or Thrive Money Market accounts with no monthly maintenance charge 	\$10 \$0 with a \$1,000 minimum daily balance <ul style="list-style-type: none"> Link to an Access Checking and receive up to 3 Grow Savings or Thrive Money Market accounts with no monthly maintenance charge Link to an Attain Checking and receive up to 5 Grow Savings or Thrive Money Market accounts with no monthly maintenance charge 	\$15 \$0 with a \$10,000 minimum daily balance or \$25,000 combined balance in eligible Umpqua accounts linked to your Prosper Money Market ³	\$0
Minimum to Open	\$25	\$100	\$100	\$1,000
Earns Interest	✓	✓	✓ Earn a higher rate with an active personal checking account ⁴	✓
ATM Card	✓	✓	✓	No
Withdrawals and Transfers²	6 per month	6 per month	6 per month	None
ATM and In-store Withdrawals	Unlimited	Unlimited	Unlimited	In-store only (penalties apply) ⁵
Check Deposit	Unlimited complimentary deposits	First 50 checks per month complimentary, \$0.25 per check after that	First 50 checks per month complimentary, \$0.25 per check after that	n/a

¹ Qualifying transfers can be made via online/mobile banking, telephone banking or scheduled as an automatic transfer.

² Withdrawals and transfers include but are not limited to: bill payments, telephone transfers, ACH payments, drafts, checks and point of sale transactions. Excess transaction fees apply if limit is exceeded. ATM & In-Store withdrawals are unlimited.

³ Balance requirements are calculated three business days before the end of the deposit statement period. The combined balance is calculated by adding the current balance of all eligible accounts. Eligible accounts for the combined balance option include personal checking, savings, certificates of deposit, money markets, IRAs and outstanding personal loans. Excludes mortgages and credit cards.

⁴ An active checking account is defined as having at least one customer-initiated transaction every 30 days.

⁵ Certificates of Deposit do not get issued ATM Cards. Subject to early withdrawal penalties, which may reduce earnings. See an associate for current penalty information.

All products subject to bank approval. Other fees may apply.



UMPQUA BANK

Private Bank checking account features & services

Get started now. Contact the Private Bank Client Experience team at 1-833-898-0973 or via email at PrivateBank@UmpquaBank.com.

GENERAL SERVICES	PRIVATE BANK CHECKING
Monthly Pricing Options: Monthly maintenance cost. Refer to your account disclosure for details on how to avoid monthly maintenance costs.	\$0
Paper Statement: Cost to receive paper statements.	\$0 per month
Online Banking: Includes access to bill pay and online statements.	✓
Mobile Banking: Includes access to mobile deposit.	✓

ATM & DEBIT CARD SERVICES	PRIVATE BANK CHECKING
Non-Umpqua Bank ATM Transactions: A deposit, withdrawal or balance inquiry at an ATM location that is not owned by Umpqua Bank.	\$0 per transaction. Deposit, withdrawal, transfer, or balance inquiry. ATM-Owner fees will apply except Columbia Bank. Unified ATM fees between Umpqua and Columbia.
ATM Mini Statement: A statement printed at an ATM.	\$0 per statement
International Processing (U.S. Dollars): A transaction made outside the U.S. using an Umpqua Bank card.	0% of transaction. Transactions made outside the U.S., in either foreign currency or U.S. dollars, using an Umpqua Bank card.
ATM-Owner Fee Rebates¹	Unlimited ATM-Owner fee rebates, credited same day. Unlimited International Transaction fee rebates, credited same day.

OTHER SERVICES & ACCOUNT FEATURES	PRIVATE BANK CHECKING
Paid Interest: See local store for rates.	✓
Debit Card: Allows access to your checking account anywhere Visa is accepted.	Private Banking Platinum Debit Card
Cashier's Check: Check issued by Umpqua Bank.	Yes
Checking Supplies: Checks, deposit slips or other banking supplies.	Complimentary checks and cashier's checks
Safe Deposit Box Annual Rental Discount	\$35
Overdraft Transfer: When your account is linked to a deposit account or line of credit, we will transfer available funds in \$100 increments.	\$0 per transfer
Incoming Wire (Domestic or International): A transfer of funds into your account from anywhere in the U.S. or abroad.	✓
Bonus Interest on New or Renewing Certificates of Deposit²: See local store for rates.	Yes. Available for new and renewing Certificates of Deposit. See local store for deposit rates.

COMPLIMENTARY ACCOUNTS	PRIVATE BANK CHECKING
Each of our checking accounts offers a way to receive additional complimentary accounts.	No

MINIMUM TO OPEN	PRIVATE BANK CHECKING
Minimum amount required to open the account.	\$100

¹ Rebates include ATM owner fees when completing transactions at non-Umpqua ATMs.

² Bonus interest eligible at the time of opening a new Certificate of Deposit or during the Certificate of Deposit grace period.
All products subject to bank approval. Other fees may apply.



UMPQUA BANK

Private Bank Money Market account features & services

Get started now. Contact the Private Bank Client Experience team at 1-833-898-0973 or via email at PrivateBank@UmpquaBank.com.

GENERAL SERVICES	PRIVATE BANK MONEY MARKET
Monthly Pricing Options: Monthly maintenance cost. Refer to your account disclosure for details on how to avoid monthly maintenance costs.	\$0
Paper Statement: Cost to receive paper statements.	\$0 per month
Online Banking: Includes access to bill pay and online statements.	✓
Mobile Banking: Includes access to mobile deposit.	✓

ATM & DEBIT CARD SERVICES	PRIVATE BANK MONEY MARKET
Non-Umpqua Bank ATM Transactions: A deposit, withdrawal or balance inquiry at an ATM location that is not owned by Umpqua Bank.	\$0 per transaction. Deposit, withdrawal, transfer, or balance inquiry. ATM-Owner fees will apply except Columbia Bank. Unified ATM fees between Umpqua and Columbia.
ATM Mini Statement: A statement printed at an ATM.	\$0 per statement
International Processing (U.S. Dollars): A transaction made outside the U.S. using an Umpqua Bank card.	0% of transaction. Transactions made outside the U.S., in either foreign currency or U.S. dollars, using an Umpqua Bank card.
ATM-Owner Fee Rebates¹	Unlimited ATM-Owner fee rebates, credited same day. Unlimited International Transaction fee rebates, credited same day.

OTHER SERVICES & ACCOUNT FEATURES	PRIVATE BANK MONEY MARKET
Paid Interest: See local store for rates.	✓
Debit Card: Allows access to your checking account anywhere Visa is accepted.	ATM Card, or link as secondary account on Debit Card
Cashier's Check: Check issued by Umpqua Bank.	Yes
Checking Supplies: Checks, deposit slips or other banking supplies.	Complimentary checks and cashier's checks
Safe Deposit Box Annual Rental Discount	\$35
Overdraft Transfer: When your account is linked to a deposit account or line of credit, we will transfer available funds in \$100 increments.	\$0 per transfer
Incoming Wire (Domestic or International): A transfer of funds into your account from anywhere in the U.S. or abroad.	✓
Bonus Interest on New or Renewing Certificates of Deposit²: See local store for rates.	No

COMPLIMENTARY ACCOUNTS	PRIVATE BANK MONEY MARKET
Each of our checking accounts offers a way to receive additional complimentary accounts.	No

MINIMUM TO OPEN	PRIVATE BANK MONEY MARKET
Minimum amount required to open the account.	\$100

¹ Rebates include ATM owner fees when completing transactions at non-Umpqua ATMs.

² Bonus interest eligible at the time of opening a new Certificate of Deposit or during the Certificate of Deposit grace period. All products subject to bank approval. Other fees may apply.



Your Options for Overdraft Services.

Unanticipated expenses happen. Unforeseen problems arise. Our overdraft services help cover you when you don't have enough cash in your checking account so you can avoid your debit card being declined or the cost of a returned check. You can explore your options below. Not sure which one is right for you? Just ask an associate.

For your paper check, ACH and Bill Payments: Bounce Guard (personal and business accounts)

- For personal and business accounts, this service automatically pays checks, bill payments, ACH items and/or recurring debit card transactions^{2,3}
- For business accounts, ATM and everyday debit card transactions are also included
- Account holder must opt out to disable this service
- Cost: \$35 per item paid⁴
- Bounce Guard is available on most new checking accounts

For your debit card transactions: Bounce Guard debit card coverage (personal accounts only)

- For personal accounts, this service automatically pays ATM and everyday debit card transactions up to the account's Bounce Guard limit^{2,3}
- Account holder must opt in for this service
- Cost: \$35 per item paid⁴

If you have another Umpqua deposit account or line of credit: Overdraft transfer from deposit accounts

- Link your checking account with another Umpqua Bank deposit account
- We transfer the funds from the linked account to cover the checking account in the event it becomes overdrawn
- Cost: \$10 per transfer
- Account holder must opt in for this service

For your debit card transactions: Overdraft transfer from line of credit¹

- Link your checking account with an Umpqua Bank line of credit
- We transfer the funds from the line of credit to cover the checking account, in the event it becomes overdrawn
- Cost: \$10 per transfer
- Line of Credit (LOC) transfers will also incur interest charges at LOC current interest rate
- Account holder must opt in for this service

¹ Lines of credit subject to credit approval

² Whether your overdrafts will be paid is discretionary and we reserve the right not to pay. For example, we may not pay overdrafts if your account is not in good standing or you have too many overdrafts. We pay overdrafts as described in our Overdraft Disclosure for Personal Accounts. Customers may waive any or all overdraft services by calling 1-866-486-7782 or visiting your neighborhood Umpqua store.

³ Once your account becomes overdrawn, you are obligated to bring your account to a positive balance promptly.

⁴ For personal accounts you will not receive an overdraft charge if your ending account balance is overdrawn by \$10 or less. We will not charge you more than five overdraft charges or non sufficient funds item charges in one business day on your account.

Other Account Services



Umpqua Bank is committed to providing the information you need to manage your Account. An overview of other services that come with your Account and the related fees is provided below. For more information regarding your Account, please refer to your Account disclosure and the Umpqua Bank Rules and Regulations.

General Services		
Account Research	Includes Account balancing and document requests. 1-hour minimum.	\$45 per hour
Cashier's Check	Check issued by Umpqua Bank.	\$12 each
Check Cashing Services	Non-Customer, Umpqua Bank Check.	\$8 each
	Non-Customer, non-Umpqua Bank Check.	\$30 each
Check Collection	Service provided when we directly collect funds from another bank for a Check made payable to you; or, for any Check made payable to you that is drawn on a foreign bank.	\$30 domestic \$75 foreign
Checking Supplies	Checks, deposit slips or other banking supplies ordered for your Account.	Ask us for pricing
Counter Checks	Checks provided to you at one of our stores when you don't have any Checks left.	\$2 per sheet
Coupon Redemption	Service provided when you request that we collect payment for a bond issued by a corporation, federal, state or local government agency.	\$30 each
Dormant Account	When your Account has had no activity (deposits or withdrawals) for 24 consecutive months as allowed by state law.	\$10 per month
Foreign Currency Exchange	When you want U.S. currency exchanged for foreign currency or foreign currency exchanged for U.S. currency.	\$15 per exchange
Foreign Draft	A Check drawn on a foreign bank and issued in the local (foreign) currency.	\$50 each
Legal Processing	Processing of any garnishment or tax levy, whether or not the funds are actually paid, as allowed by state law.	Up to \$125 per request
Returned Deposit Item	An Item you deposit, or Check cashed, that is returned unpaid.	\$15 domestic \$25 foreign
Returned Deposit Item – Special Instructions	Special instructions you provide regarding the handling of returned deposit Items. Available for Business Checking Accounts only.	\$22 for set up
Returned Unpaid Coupon	Attempt to collect a bond issued by a corporation, federal, state or local government agency results in a return Item.	\$20 each
Rush ATM & Debit Card Replacement	Rush delivery in 1 to 2 business days of your ATM or Debit Card.	\$60 per card
Safe Deposit Box	Boxes of various sizes can be rented at select stores.	Ask us for pricing
Statement Copy	Additional copies of a statement, mailed, faxed or picked up at a store. Online statements are available at no cost.	\$10 each
Stop Payment	Single Item or series of Checks, direct debits or bill payments (12-month duration).	\$35 each
Store Deposit Supplies	Security bags and other banking supplies.	Ask us for pricing
Undeliverable Deposit Statement	A deposit statement that has been returned by USPS to Umpqua Bank due to an incorrect address. Assessed each time a deposit statement is returned to Umpqua Bank.	\$5 per statement
Verification of Deposit	A request to verify a deposit Account at Umpqua.	\$30 each

Other Account Services



Wire Transfer Services		
Incoming (Domestic or International)	A transfer of funds into your Account from anywhere in the U.S. or abroad.	\$15 each
Outgoing Domestic	A transfer of funds out of your Account to anywhere in the U.S.	\$30 each
Outgoing International	A transfer of funds out of your Account to anywhere outside of the U.S.	\$50 each
Trace or Amendment	A request to trace or amend an already processed wire transfer request.	\$35 per request

Personal Account Options

	Neighborhood Account	Relationship Account	Foundation Account ¹⁰
	Everything you need in a checking account	Earn greater interest while taking advantage of relationship discounts	A basic account that can help you establish a financial foothold
Monthly Maintenance Fee ¹	\$0	\$20	\$3
Waive the Monthly Maintenance Fee ¹	Not applicable	Minimum daily balance of \$10,000 or Minimum combined balances of \$25,000 ²	Age 17 and younger ⁷
Minimum Opening Deposit	\$25	\$25	\$25
Additional Benefits		Non-CB ATM fees refunded ⁶ 3 complimentary boxes of checks per year ³ \$25 annual credit towards a Safe Deposit Box ⁴	Designed to be a check-free account No Overdraft Coverage Program ¹¹ No overdraft or return item fees ¹¹
Interest Earnings	Not applicable	On balances above \$2,500	Not applicable
Calculated		Daily	
Paid/Compounded		Monthly	
Paper Statement Fee	\$3 Waived with enrollment in eStatements ⁷ or 62 and older	Not applicable	Not applicable
ATM Transaction Charges ⁸ : Columbia Bank ATMs Non-Columbia Bank ATMs	No charge \$2.50	No charge \$2.50 before refund ⁵	No charge \$2.50

¹ Each requirement to waive the monthly maintenance fee must occur within the statement cycle. Debit card transactions and direct deposits must post in the statement cycle to qualify for the monthly maintenance fee waiver. If the balance requirement to waive the monthly maintenance fee is based on a minimum you must maintain that minimum balance each day to avoid the disclosed maintenance fee.

² Combined balances are calculated using the daily balance of all deposit accounts and outstanding balances on loans as of the business day prior to the last business day in the statement cycle. Includes deposit accounts and loans held at Columbia Bank with the same name and tax ID. Does not include residential mortgage loans.

³ Must be single Columbia Bank style checks. Benefit renews each calendar year.

⁴ Requires automatic payment from a Relationship Account. Credit is applied as a refund on the next business day. One credit may be applied to one Relationship Account per year.

⁵ Refunds are processed on the next business day when the fees post to your Relationship Account. All non-Columbia Bank ATM fees will be refunded if assessed by Columbia Bank.

⁶ Up to \$15 in non-Columbia Bank ATM surcharges assessed by ATM operators will be refunded per statement cycle.

⁷ Requires enrollment in Personal Online Banking. Please refer to the Online Terms and Conditions.

⁸ You may be subject to international service charges and surcharges on non-Columbia Bank ATM's.

⁹ Primary signer must be age 17 and younger to qualify for this waiver.

¹⁰ This account serves as a second chance for customers who do not meet the Bank's checking account qualification criteria. If after reaching one year of account opening and meet both the following conditions of having 12 or less returned items and 3 or less deposited returned items, you will be allowed to convert to an account of your choice.

¹¹ This account is set to a "decline all" transaction setting. To help you avoid overdrawing your account, transactions will be declined and returned unpaid when you don't have enough money in your account. If this happens, you will not be charged a bank overdraft or returned item fee, but it is important to note, you may be charged a fee by the merchant for any transaction Columbia Bank declines to pay against your account. Based on how a payment transaction is presented to Columbia Bank and if available balance verification was requested by a merchant, it is possible a payment could be posted to your account resulting in an overdraft situation. However, even though your account is overdrawn, Columbia Bank will not charge you an overdraft or returned item fee.

Please refer to the "Services & Fees Schedule" insert for additional fees that may be assessed against your account. Accounts must be open to receive refund benefits.

Umpqua Bank is the successor in interest to Columbia State Bank, doing business as Columbia Bank. You are now banking with Umpqua Bank. Deposits formerly held at Columbia Bank are not separately insured. These deposits are subject to Umpqua Bank's FDIC deposit insurance coverage.



1-877-272-3678
ColumbiaBank.com

Everyday Savings¹

Boost Money Market¹

Premier Money Market¹

All of the essentials you need in one simple savings account

Our basic Money Market with tiered rates

Our Premier Money Market with tiered rates and check benefits

Monthly Maintenance Fee²

\$3

\$10

\$15

Waive the Monthly Maintenance Fee²

Minimum daily balance of \$300
or
Age 17 and younger⁷
or
Monthly automatic transfer of \$25
or more from another Columbia Bank account

Minimum daily balance of \$1,000

Minimum daily balance of \$10,000
or
Minimum combined balances of \$25,000³

Minimum Opening Deposit

\$25
or
\$5 for age 17 and younger⁷

\$1,000

\$1,000

Check/Debit Charges

No charge

No charge

No charge

Interest Earnings

Yes

Yes, tiered rates

Yes, tiered rates

Calculated

Daily

Daily

Daily

Paid/Compounded

Monthly

Monthly

Monthly

Paper Statement Fee

\$3
Waived with enrollment in eStatements⁴
Waived for age 17 and younger⁷

\$3
Waived with enrollment in eStatements⁴

\$3
Waived with enrollment in eStatements⁴

ATM Transaction Charges⁵:
Columbia Bank ATMs
Non-Columbia Bank ATMs

No charge
\$2.50

No charge
\$2.50

No charge
\$2.50

Additional Benefits

1 complimentary package of checks per year⁶

¹ During any statement cycle you may not make more than 6 withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer or by check, draft, debit card or similar order to a third party. A \$5 charge per withdrawal will be assessed after the sixth withdrawal per statement cycle. If you continue to exceed the number of transfers or withdrawals, your account may be closed or the account type may be changed.

² Each requirement to waive the monthly maintenance fee must occur within the statement cycle. Debit card transactions and direct deposits must post in the statement cycle to qualify for the monthly maintenance fee waiver. If the balance requirement to waive the monthly maintenance fee is based on a minimum you must maintain that minimum balance each day to avoid the disclosed maintenance fee.

³ Combined balances are calculated using the daily balance of all deposit accounts and outstanding balances on loans as of the business day prior to the last business day in the statement cycle. Includes deposit accounts and loans held at Columbia Bank with the same name and tax ID. Does not include residential mortgage loans.

⁴ Requires enrollment in Personal Online Banking. Please refer to the Online Terms and Conditions.

⁵ You may be subject to international service charges and surcharges on non-Columbia Bank ATM's.

⁶ Must be single Columbia Bank style checks. Benefit renews each calendar year.

⁷ Primary signer must be age 17 and younger to qualify for this waiver.

Please refer to the "Services & Fees Schedule" insert for additional fees that may be assessed against your account. Accounts must be open to receive refund benefits.

Umpqua Bank is the successor in interest to Columbia State Bank, doing business as Columbia Bank. You are now banking with Umpqua Bank. Deposits formerly held at Columbia Bank are not separately insured. These deposits are subject to Umpqua Bank's FDIC deposit insurance coverage.

Personal Overdraft Protection Options



	Overdraft Transfer from a Deposit Account	Overdraft Transfer from a Line of Credit ¹	Overdraft Coverage Program ²
How do I enroll?	Complete the authorization form and return it to your local branch		<ul style="list-style-type: none"> Automatic enrollment for check, ACH and recurring debit card transactions Optional enrollment required for coverage on 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
What fees apply? ³	\$10 per transfer If sufficient funds are not available to transfer, a standard \$35 Overdraft Fee or Returned Item Fee will be charged.	\$2 per transfer	\$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?	\$50 or balance of account, whichever is less	\$50 or available credit limit, 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 Transfer from a Line of Credit Overdraft Coverage Program 	Overdraft Transfer from a Deposit Account	Overdraft Transfer 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 or opt-in at any time for coverage for ATM and everyday debit card purchases

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 agreement. Lines of credit may be subject to additional charges; see line of credit agreement for details.

² The Overdraft Coverage Program is a discretionary service. Columbia Bank is under no obligation to pay items when your account has non-sufficient funds (NSF), even if previous NSF transactions were paid. Columbia Bank reserves the right to require you to pay an overdraft immediately. Columbia 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 the Overdraft Coverage Program. Please see account brochures 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 or return. For personal accounts, the maximum of combined Overdraft Fees

and Returned Item Fees an account may be charged in one business day is \$175. See Deposit Account Agreement and Services and Fees Schedule for full details. Account type(s) which are ineligible for the Overdraft Coverage Program will not be charged Overdraft Fees or Returned Item Fees. Please see account brochures for more information.

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

Umpqua Bank is the successor in interest to Columbia State Bank, doing business as Columbia Bank. You are now banking with Umpqua Bank. Deposits formerly held at Columbia Bank are not separately insured. These deposits are subject to Umpqua Bank's FDIC deposit insurance coverage.

Services and Fees Schedule



ATM/Debit Card Transaction Fees

Non-CB ATM Fee: Charged when using a non-Umpqua Bank ATM or any debit card cash advance to withdraw cash.	\$2.50
Umpqua Bank ATMS	No Charge
Foreign Transaction Fee: Charged when using a debit card for an international transaction	1% of the transaction amount in U.S. dollars

Overdraft Fees

Overdraft Fee: Charged when the balance of your account is insufficient to cover a transaction presented against it but we pay the transaction as allowed by law and our Deposit Account Agreement.	\$35.00 per item
Returned Item Fee: Charged if the balance of your account is insufficient to cover a transaction presented against it and we return the item unpaid.	\$35.00 per item



We will not charge you Overdraft Fees for an overdraft of \$10.00 or less. If you overdraw your account by more than \$10.00 on one business day you will be charged an Overdraft Fee or Returned Item Fee for each check, in person withdrawal, or electronic item we pay or return. The maximum of combined Overdraft Fees and Returned Item Fees a personal account may be charged on one business day is \$175.00 (Does not apply to business accounts).

Overdraft Protection Fees

(Preauthorized Transfers)

Overdraft Transfer from a Deposit Account: Charged to the covered checking account for each transfer from a linked checking, money market, or savings account to cover a daily overdraft balance.	\$10.00 per transfer
Overdraft Transfer from a Line of Credit or Personal Reserve Account: Charged to the covered checking account for each transfer from a line of credit or personal reserve account to cover a daily overdraft balance	\$2.00 per transfer

Wire Transfer Fees

Incoming Wire: Domestic	\$15.00 each
Incoming Wire: International	\$20.00 each
Outgoing Wire: Domestic	\$25.00 each
Outgoing Wire: International	\$45.00 each
Additional International Wire Fees: Amending Remittance, Cancellation, Tracing, and Fed Wires	\$45.00 each
Wire Advice Requested (by Mail)	\$5.00 each

Excessive Savings/ Money Market Account Transfer and Withdrawal

Debit Item Fee: During any statement cycle, if you make more than 6 withdrawals or transfers to another account of yours or to a third party by means of a pre-authorized or automatic transfer or telephone instruction, computer transfer, or by check, draft, debit card or similar order to a third party, a \$5 debit item fee per withdrawal will be assessed after the sixth withdrawal per statement cycle.	\$5.00 each
---	-------------

Electronic Transfers

Zelle®: Peer to Peer Transfer	No Charge
Bank2Bank: Transfers between consumer owned accounts at other financial institutions. Next day outbound or typically within minutes (inbound or outbound). Standard (5-7 day) transfer no charge	\$2.00 per transfer

Stop Payment Fees

6-Month Online Stop Payment	\$30.00 each
6-Month Stop Payment	\$35.00 each
12-Month Online Stop Payment	Unavailable
12-Month Stop Payment	\$45.00 each

Deposited Item Return Fees	When returned to the original deposit account	\$10.00 each
	When returned to an alternate account or with special handling instructions (including fax, phone, additional copies and/or cash exchange)	\$15.00 each
Miscellaneous Fees	Additional Statement	\$3.00 each
	Cashiers Checks	\$8.00 each
	Non-Customer Check Cashing (not charged for a check drawn on Umpqua Bank)	\$10.00 each
	Non-Customer Foreign Currency	\$5.00 per currency type
	Due Diligence Fee: Money Service Business or ATM Operator	\$100.00 per month
Cash/Coin Purchases, Deposit or Exchanges <small>*Coin bag is defined as: pennies \$50, nickels \$200, and dimes and quarters \$500</small>	Cash Purchased (not applicable to consumer accounts)	\$0.001 per \$1
	Rolled Coin	\$0.10 per roll
	Loose Coin; same denomination	\$10.00 per coin bag*
	Loose Coin; unsorted	\$20.00 per coin bag
Foreign Drafts	Any Currency	\$35.00 each
	Photo Copy	\$10.00 per copy of item
	Lost or Stolen, Stop Payment	\$75.00 each
Inactive Accounts	A deposit account (checking, savings or money market account) is considered inactive and placed in a dormant status after 24 consecutive months unless you have increased or decreased the amount on deposit, exclusive of interest, fees or other adjustments by us. An inactive account fee will be assessed beginning 90 days from the date of dormancy unless you provide verbal or written notice to us that you wish to reactivate your account. The bank does not charge the inactive fee for accounts opened in the State of California, Foundation accounts, or Certificate of Deposit accounts however those accounts will still be subject to maintenance fees, where applicable.	\$10.00 per month
Safe Deposit Box Fees <small>Contents of safe deposit boxes are not FDIC insured.</small>	2x5 Size	\$25.00 annually
	3x5 Size	\$35.00 annually
	5x5 or 2x10 Size	\$45.00 annually
	3x10 Size	\$55.00 annually
	4x10 Size	\$65.00 annually
	5x10 Size	\$75.00 annually
	7x10 Size	\$105.00 annually
	10x10 Size	\$120.00 annually
	Billing by Notice Fee (Any Box Size): Charged to be billed by invoice instead of direct debit to a deposit account	\$2.50
	Safe Deposit Box Lost Key Replacement Charge	\$25.00
	Lock Drill and Replacement	Actual Cost
Collections	Domestic (Incoming or Outgoing)	\$30.00 each
	Foreign (Incoming, Outgoing, or Return Unpaid)	\$50.00 each
	Foreign (Tracing)	\$50.00 each and actual cost of courier or electronic transmission fee

Legal Services	Garnishments, Levies and Notices to Withhold and Deliver	\$125.00 each
	Subpoenas	Research and Documentation fees apply
Research and Documentation	General Research and Account Reconciliation	\$50.00 per hour
	Copies of Statements	\$3.00 each
	Copies of Checks, Withdrawals, and Deposit Slips (research fees may also apply)	\$3.00 each page (8 items per page)
	Fax Machine Usage (U.S. Only)	\$6.00 first page, then \$1.00 per page
	Photocopying	\$0.50 per page