

Product Name ³	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate ^{1,4}	Annual Percentage Yield ²
Pinnacle Checking^{a,e}	\$200	\$0.01 - \$24,999.99	0.01%	0.01%
		\$25,000 - \$99,999.99	0.01%	0.01%
		\$100,000 - \$249,999.99	0.02%	0.02%
		\$250,000 - \$499,999.99	0.02%	0.02%
		\$500,000 and above	0.03%	0.03%
Grow Savings^{a,e}	\$25	\$0.01	0.01%	0.01%
IRA Savings^a	\$100	\$0.01	0.01%	0.01%
Coverdell Education Savings^a	\$100	\$0.01 - \$249.99	0.01%	0.01%
		\$250 and above	0.01%	0.01%
Thrive Money Market^{a,e}	\$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	0.10%	0.10%
		\$250,000 and over	0.15%	0.15%
Thrive Money Market Special^{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	2.72%	2.75%
		\$25,000 - \$49,999.99	2.72%	2.75%
		\$50,000 - \$99,999.99	2.72%	2.75%
		\$100,000 - \$249,999.99	3.11%	3.15%
Prosper Money Market^{a,e}	\$100	\$0.01 - \$2,499.99	0.05%	0.05%
		\$2,500 - \$4,999.99	0.05%	0.05%
		\$5,000 - \$9,999.99	0.05%	0.05%
		\$10,000 - \$24,999.99	0.05%	0.05%
		\$25,000 - \$49,999.99	0.10%	0.10%
		\$50,000 - \$99,999.99	0.15%	0.15%
		\$100,000 - \$249,999.99	0.30%	0.30%
		\$250,000 - \$499,999.99	0.50%	0.50%
		\$500,000 - \$999,999.99	0.75%	0.75%
		\$1,000,000 and above	1.00%	1.00%

Footnotes

1 The daily balance method is used to calculate the interest. This method applies a daily periodic rate to the principal in the account each day.

2 APY may be higher than the interest rate resulting from compounding.

3 Interest rates are subject to change at the Bank's discretion.

4 Accrual of interest on noncash deposits - Interest begins to accrue no later than the Business Day we receive credit for the deposit of noncash items (for example, Checks).

5 For CDs, accrual of interest on noncash deposits - Interest begins to accrue on the Business Day we receive and deposit your noncash items (for example, Checks).

a) The interest rate and annual percentage yield may change after account opening.

b) A penalty may be imposed for early withdrawal.

c) You must make a minimum deposit of \$10,000 of qualifying new money or deposit your maturing CD balance into your new account.

To qualify for the promotional rate, new money must not have been previously deposited at the bank (with the exception of maturing CD balances). Contact your local branch to open.

d) Bump Rate Time Deposit Rate Adjustments - Your interest rate and annual percentage yield may change.

You are permitted to request one rate adjustment during the term of the Bump Rate Time Deposit Account prior to maturity to the then current Bump Rate Time Deposit Account interest rate in effect.

Rate adjustment will not exceed Interest Rate (Initial) + 5.00%

e) Available for online account origination.

f) Individual Retirement Accounts (IRA CD) are placed within time deposit accounts. Unless otherwise noted, IRA CD have the same terms conditions and penalties as the time deposit account of choice.

Additional funds can be added midterm to an IRA CD at a minimum of \$500 per addition.

Interest Rates and Annual Percentage Yields are current as of April 16, 2025

Fees may reduce earnings on the account. For more details on rates call 1-866-4UMPQUA (1-866-486-7782)

Member FDIC

Product Name ³	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate ^{1,4}	Annual Percentage Yield ²
Premium Personal Money Market^a	\$100,000	\$0.01 - \$24,999.99	0.05%	0.05%
		\$25,000 - \$49,999.99	0.05%	0.05%
		\$50,000 - \$99,999.99	0.10%	0.10%
		\$100,000 - \$499,999.99	0.20%	0.20%
		\$500,000 - \$999,999.99	0.20%	0.20%
		\$1,000,000 - \$2,999,999.99	0.50%	0.50%
		\$3,000,000 - \$4,999,999.99	0.50%	0.50%
Premium Personal Money Market Special^{a,c}	\$100,000	\$5,000,000 and above	0.50%	0.50%
		\$0.01 - \$24,999.99	0.05%	0.05%
		\$25,000 - \$49,999.99	0.05%	0.05%
		\$50,000 - \$99,999.99	0.10%	0.10%
		\$100,000 - \$499,999.99	3.20%	3.25%
		\$500,000 - \$999,999.99	3.20%	3.25%
		\$1,000,000 - \$2,999,999.99	3.20%	3.25%
		\$3,000,000 - \$4,999,999.99	3.20%	3.25%
		\$5,000,000 and above	3.20%	3.25%

Certificate of Deposit Rates (CD) ³	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate ^{1,5}	Annual Percentage Yield ²
1 - 2 Months^{b,f}	\$1,000	\$0.01	0.01%	0.01%
3 - 5 Months^{b,f}	\$1,000	\$0.01	0.02%	0.02%
6 - 11 Months^{b,f}	\$1,000	\$0.01	0.05%	0.05%
7 Month Special^{b,c,f}	\$1,000 for renewing CDs, \$10,000 for new CDs		\$0.01	3.69%
11 Month^{b,f}	\$1,000	\$0.01	3.20%	3.25%
12 Month^{b,f}	\$1,000	\$0.01	3.20%	3.25%
13 Month^{b,f}	\$1,000	\$0.01	3.20%	3.25%
12 - 17 Months^{b,f}	\$1,000	\$0.01	0.10%	0.10%
18 - 23 Months^{b,f}	\$1,000	\$0.01	0.10%	0.10%
24 - 35 Months^{b,f}	\$1,000	\$0.01	0.10%	0.10%
36 - 47 Months^{b,f}	\$1,000	\$0.01	0.10%	0.10%
48 - 59 Months^{b,f}	\$1,000	\$0.01	0.10%	0.10%
5+ Years^{b,f}	\$1,000	\$0.01	0.10%	0.10%
2 Years Bump CD^{b,d,f}	\$1,000	\$0.01	0.10%	0.10%

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