

Associate Checking



Umpqua Bank is committed to providing the information you need to manage your Account. An overview of key policies and pricing that apply to your Account is provided below. For a comprehensive list of terms and policies please refer to the Personal Rules & Regulations, the Other Account Services Disclosure, and other Account details.

Account Opening & Usage	Minimum Amount Required to Open Account	\$1	Accountholder must be a current employee of Umpqua Bank to be eligible to open the Account.	
	Monthly Maintenance Fee	\$0		
	Requirement to Avoid Monthly Maintenance Fee	None		
	Paper Statement	\$0 per month		
ATM & Debit Card Services	Umpqua Bank ATM	\$0 per transaction	Deposit, withdrawal, or transfer.	
	Non-Umpqua Bank ATM	\$0 per transaction	Withdrawal or transfer.	
	International Transaction	0.00% of transaction	Transactions made outside the U.S., in either foreign currency or U.S. dollars, using an Umpqua Bank card.	
	Umpqua Bank ATM Mini Statement	\$0 per statement		
	ATM Benefits	<ul style="list-style-type: none"> • Unlimited ATM-Owner fee rebates credited same day. • Unlimited International Transaction fee rebates credited same day. 		
Overdraft & Non-Sufficient Funds (NSF) Services	As described in more depth in the Personal Rules & Regulations that apply to your Account with us, we use the Ledger Balance method to determine whether an Item will create an Overdraft or whether there are Non-sufficient Funds (NSF) to pay an Item. If an Item is presented to us and your Ledger Balance is not sufficient to pay it, we may, at our discretion, pay the Item (creating an Overdraft, in which case you may be charged an Overdraft fee) or return the Item for NSF. Please note that you may incur Overdraft fees in connection with various types of Items, such as those created by Check, debit card point-of-sale (POS), in-person withdrawals, transfers, or other electronic means.			
	Standard Overdraft Coverage Service (Account opening default)	This service covers Overdrafts created by Check, automatic bill payments and recurring debit card transactions. The Overdraft fee will be assessed. ATM and everyday debit card transactions will be declined at no cost to you. In the event an authorized ATM or everyday debit card transaction results in an Overdraft, no Overdraft fee will be assessed.		
	Enhanced Overdraft Coverage	Select this coverage, in addition to the Standard Overdraft Coverage Service, and Umpqua Bank will authorize and pay Overdraft transactions for your ATM and everyday debit card transactions. The Overdraft fee will be assessed.		
	Overdraft Fee	We will charge you an Overdraft fee of \$35 each time we pay an Item that overdraws your Account.		
	Overdraft Protection Service	The Overdraft Protection Service may be selected in addition to the Overdraft Coverage options. Transfers from another linked deposit Account or line of credit will automatically cover Overdrafts up to the amount available in the funding Account. Overdraft Coverage then becomes secondary coverage.		
	Overdraft Protection Fee	We will not charge you to transfer from a linked Overdraft Account.		
	Minimum Amount Required to Trigger an Overdraft Fee and Maximum Fee Amount	We will not charge an Overdraft fee if your Ledger Balance at the end of the Business Day is overdrawn by \$10.00 or less. The maximum number of Overdraft fees is 5 per business day for a total of \$175.		
Processing Policies	Transaction Posting Order (the order in which deposits and withdrawals are processed)			
	Transactions we receive each business day will generally be processed in the following order (see the Personal Rules & Regulations for more specific details): <ol style="list-style-type: none"> 1. Deposits to your Account 2. Wire Transfers from your Account 3. ATM/Debit Card transactions from your Account 4. Checks and non-Check payment instruments drawn on your Account and presented over the counter. 5. ACH payment transactions 6. All other Checks, drafts, or other instruments written on your Account. 			
	Funds Availability Policy (when funds deposited to your Account are available)	Cash Deposit at a Branch or ATM	Same Day	
		Direct Deposit or Wire Transfer	Same Day	
	Check Deposit at a Branch or ATM	Depending on the Item, funds are generally available the next business day.		
		<ul style="list-style-type: none"> • A 'business day' is a non-holiday weekday. The end of a business day varies by Branch, ATM location or mail processing center. • If we place a hold on a Check, the first \$225 will generally be available the next business day. The remaining balance will generally be available no later than 7 business days after the date of your deposit. • We will notify you of the hold and when the funds will be made available to you, and in some cases, it will be after your deposit is made. 		

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Additional Account Features	Paid Interest	Yes
	Card Access	Platinum Debit Card
	Complimentary Accounts	No
	Complimentary Umpqua Checks through Harland Clarke	Receive no cost Harland Clarke Checks on select Check styles. Contact Associate Banking for a list of Check styles available at no cost.
	Complimentary Cashier's Checks	Yes
	Complimentary Wire Transfers	Yes, for incoming and outgoing wires.
	Safe Deposit Box Annual Rental Discount	\$35
	Online Banking Access with Bill Pay and Online Statements	Available
	Mobile Banking Access with Mobile Deposit	Available
	Umpqua Bank Credit Card	Available (subject to credit approval)
Dispute Resolution	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.	