



Privacy Notice for California Residents

This PRIVACY NOTICE FOR CALIFORNIA RESIDENTS supplements the information contained in the [Privacy Notice](#) of Umpqua Holdings Corporation and its subsidiaries (collectively, "we," "us," or "our") and applies to all visitors, users, and others who reside in the State of California ("consumers" or "you").

Your rights

You may have certain rights under the California Consumer Privacy Act [*Cal. Civ. Code §1798.100, et seq.*] (CCPA) regarding your personal information, including:

- the right to request the specific pieces of personal information we collected about you; the categories of personal information we collected; the categories of sources used to collect the personal information; the business or commercial purposes for collecting your personal information; the categories of your personal information disclosed for a business purpose; and the categories of third parties with whom we share your personal information each as it pertains to our activities in the preceding twelve (12) months
- the right to request, subject to certain exceptions, deletion of your personal information that we collected; and
- the right not to be discriminated against for exercising any of these rights.

Information We May Collect

We may collect "personal information". Personal information means information that identifies, relates to, describes, references, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or device.

Please note that personal information does not include:

- Publicly available information from government records;
- De-identified or aggregated consumer information; or,
- Information excluded from CCPA's scope including information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (FIPA), and the Driver's Privacy Protection Act of 1994.

The table below describes which categories of personal information we may have collected and disclosed in the preceding 12 months:

Category	Representative Data Elements	Collected	Disclosed for a Business Purpose
Identifiers	<ul style="list-style-type: none"> ✓ Real name ✓ Social Security number ✓ Passport number ✓ Driver's license number ✓ Telephone number ✓ Email address ✓ Postal address 	Yes	Yes
Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e))	<ul style="list-style-type: none"> ✓ Name ✓ Signature ✓ Physical characteristics or description ✓ Insurance policy ✓ Employment ✓ Bank account number 	Yes	Yes

Category	Representative Data Elements	Collected	Disclosed for a Business Purpose
	<ul style="list-style-type: none"> ✓ Other financial information Note: Some personal information included in this category may overlap with other categories		
Protected classification characteristics under California or federal law	<ul style="list-style-type: none"> ✓ Date of birth/age ✓ Gender ✓ Military or veteran status ✓ Marital status ✓ Request for leave for employee 	Yes	Yes
Commercial information	<ul style="list-style-type: none"> ✓ Records of personal property ✓ Products or services purchased, obtained, or considered ✓ Other purchasing or consuming histories or tendencies 	Yes	Yes
Biometric information	<ul style="list-style-type: none"> ✓ Fingerprints ✓ Voice recordings 	Yes	Yes
Internet or other similar network activity	<ul style="list-style-type: none"> ✓ Browsing history ✓ Information regarding interaction with a website, application, or advertisement 	Yes	Yes
Geolocation data	Physical location or movements	Yes	Yes
Sensory data	<ul style="list-style-type: none"> ✓ Audio ✓ Visual Note: these data types are typically collected during phone and in-person for security and training purposes.	Yes	No
Professional or employment- related information	Current or past job history or performance evaluations	Yes	No
Non-public education information (per the Family Educational Rights and Privacy Act)	<ul style="list-style-type: none"> ✓ Education records, such as: ✓ grades ✓ transcripts ✓ student schedules ✓ student financial information 	No	No
Inferences drawn from other personal information	Inferences based on information about an individual to create a summary about, for example, an individual's preferences and characteristics	Yes	No

We will not collect additional categories of personal information or use the personal information we collected for materially different, unrelated, or incompatible purposes without providing you notice.

Sources of Personal Information

We obtain the categories of personal information listed above from the following sources:

- Directly from you – For example, from documents that you provide us related to the product(s) or service(s) for which you engage or use us or purchase from us.
- Indirectly from you – For example, through information we collect from you in the course of providing you services.
- Directly and indirectly from activity on our websites (www.umpquabank.com and www.finpac.com) – For example, from submissions through our website portal or website usage details collected automatically.
- From third parties that interact with us in connection with the services we perform. For example, from credit

agencies when we review qualifications for applications to certain of our products.

Information Sharing

We may disclose personal information to third parties for a business purpose. The categories of third parties we may share personal information with depend on, among other things, our relationship or interaction with a specific individual. The information below lists the categories of third parties we may share personal information within different contexts:

- Outside companies or organizations:
 - As part of providing products and services, completing transactions, supporting everyday operations, or business management and development. Examples include companies or organizations we provide products or services to; other parties, partners, and financial institutions; and parties involved with mergers, acquisitions, and other transactions involving transfers of all or part of a business, or a set of assets;
 - Certain service providers to support human resource activities and workforce management;
- In connection with routine or required reporting, including consumer reporting agencies and other parties.
- Companies or individuals that represent California residents: accountants, financial advisors or power of attorney.
- Government agencies in support of regulatory and legal requirements.

Please note: Umpqua Holdings Corporation and its affiliates do not currently engage in the sale of personal information, including that of minors under 16 years of age.

Use of Personal Information

We may use the personal information we collect for the following business purposes:

Purposes for Collection	Example
Provide and manage products and services	<ul style="list-style-type: none"> ✓ Establish and process transactions for our products and services including checking accounts, credit cards, loans, investment accounts, as well as additional products for businesses such as commercial financing and payment services ✓ Support the ongoing management and maintenance of our products and services including to provide account statements, online banking access, customer service, payments and collections, and account notifications
Support our everyday operations, including to meet risk, legal, and compliance requirements	<ul style="list-style-type: none"> ✓ Perform accounting, monitoring, and reporting ✓ Enable information security and anti-fraud operations, as well as credit, underwriting, and due diligence ✓ Support audit and investigations, legal requests and demands, as well as exercise and defend legal claims ✓ Enable the use of service providers for business purposes ✓ Comply with policies, procedures, and contractual obligations
Manage, improve, and develop our business	<ul style="list-style-type: none"> ✓ Market, personalize, develop, as well as improve our products and services ✓ Conduct research and analysis, including to Drive product and services innovation ✓ Support customer relationship management
Support employment, infrastructure, and human resource management	<ul style="list-style-type: none"> ✓ Provide benefits to employees and dependents, including healthcare and retirement plans ✓ Manage pay and compensation activities ✓ Manage and operate our facilities and infrastructure ✓ Process employment applications

Exercising Your Rights

To exercise access and deletion rights, please submit a verifiable consumer request to us by either:

- Calling us at 1-833-427-5227

- Visiting our website <http://www.umpquabank.com/privacy/ccpa-individual/>

Once a request has been submitted, we will attempt to verify that you are the consumer the request applies to. We do that by taking the identifying information you provide (e.g., name, email address, account-related information) and using a combination of the information we have on file and our identity verification engine. We attempt to match a minimum of three of the data points you submitted. If we are unable to verify your request with the materials you provided, we may reach out to you for additional information.

Only you or a person registered with the California Secretary of State that you authorize to act on your behalf may make a valid consumer request related to your personal information. An authorized agent can submit a request by clicking [here](#). You may also make a verifiable consumer request on behalf of your minor child.

You may only submit a verifiable consumer request twice within a 12-month period. The verifiable request must:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative; and,
- Describe your request with enough detail that allows us to properly understand, evaluate, and respond to it.

If we are unable to complete your request, including the inability to delete information, a copy of it will be logged for future reference within our system.

Request Responses

Privacy and data protection laws, other than the CCPA, apply to much of the personal information that we collect, use, and disclose. When these laws apply, personal information may be exempt from, or outside the scope of, the CCPA, including with respect to access and deletion requests. As a result, in some instances, we may decline all or part of an access request or deletion request related to this personal information.

Responses to a verifiable consumer request will be completed within 45 days of receipt. If more time is required (up to 90 days), the reason and extension period will be sent in writing. The email address you provide in your request will be what we use to communicate to you about your request.

Fees will not be charged to process or respond to consumer requests unless they are excessive, repetitive, or manifestly unfounded. Notification will be provided if a fee is required.

Changes to Our Privacy Notice

We reserve the right to amend this privacy notice at our discretion and at any time. When we make changes to this privacy notice, we will notify you by email or through a notice on our website homepage. If no ad-hoc changes are warranted, this privacy notice will be reviewed annually.

Contact Information

If you have any questions or comments about this notice, our [Privacy Statement](#), the ways in which we collect and use your personal information, your choices and rights regarding such use, or wish to exercise your rights, please do not hesitate to contact us at:

Phone: 1-833-427-5227

Website: <http://www.umpquabank.com/privacy>