



Electronic Record and Signature Disclosure

Columbia Banking System, Inc. and its subsidiaries may be required by law to periodically provide to you with certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically for any product or contract in which you enroll, use, or access and requiring an agreement(s). The agreement could apply to any account, product, or service in which you want to engage with Columbia Banking Systems, Inc., via the Internet, a website, email, messaging service and/or software applications (including applications for mobile or hand-held device) either now or in the future. The E-Sign Authorization and Agreement can be saved or printed for your records.

Federal Law

The Electronic Signatures in Global and National Commerce Act (ESIGN Act) is a **United States federal law**. Its purpose is to **facilitate the use of electronic records and electronic signatures** in interstate and foreign commerce, ensuring the validity and legal effect of contracts entered into electronically.

By clicking on the box acknowledging that you have read, consent, and agree to the terms of the E-Sign Authorization, you are consenting and agreeing to the terms of this Agreement, and you are consenting to and authorizing use to provide you disclosures, notices, agreements, fee schedules, statements, records, documents, and other information we provide to you, or that you sign or submit or agree to at our request in electronic form ("Electronic Records") and you agree that the Agreement and Electronic Records will be binding on you. Your authorization is for all Electronic Records pertaining to the applicable agreement. If you wish to continue, you must accept the electronic delivery of the Agreement and Electronic Records.

Electronic Records may be delivered to you in a variety of ways. These various delivery methods are described in Umpqua Bank agreements and in other agreements we may have with you from time to time. Umpqua Bank Product Electronic Records can be assessed as outlined in the applicable Umpqua Bank agreement and disclosure. In some cases, you will be able to choose whether to receive certain Electronic Records online, on paper, or both. We will provide you with instructions on how to make

those choices when they are available.

We may always, in our sole discretion, also provide you with any Electronic Records in writing, even if you have chosen to only receive it electronically.

Getting Paper Copies

At any time, you may request from us a paper copy of any record provided or made available electronically. To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must contact us at (866) 486-7782 and be prepared to provide your e-mail address, full name, US Postal address, and telephone number. You may also access, download, and print this Agreement and Electronic Records from your computer if you have the hardware and software described below.

Hardware and Software Requirements

By consenting to this Agreement, you agree that you have adequate access to a device with sufficient internet connectivity and updated browsers. For you to receive, access, and retain this Agreement and Electronic records, you must have the following:

- » PCs using Mac OS X, Windows Vista, 7, 8, or 10 operating systems; or tablets or smart phones using Android, Blackberry, OS, or iOS operating systems.
- » A printer to print copies or documents, or sufficient space to save copies of documents.



» Internet access with up-to-date Internet browser which allows per session cookies (check these for compatibility. We do not support browser versions that are two releases or older than the current version. Be aware that the development teams for Microsoft Edge, Google Chrome, and Mozilla Firefox keep to a four-week schedule for each new browser release.

Withdrawing Your Consent

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that you want required notices and disclosures only in paper format. How you must inform us of your decision to receive future notices and disclosure in paper format and withdraw your consent to receive notices and disclosures is described below.

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you and because we will need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from your acknowledgement of your receive of such paper notices of disclosures.

How to Contact Us

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically at (866) 486-7782 or send a secure online message via your online banking profile if you are enrolled in online banking.

To advise of a change in your email address where we should send notices and disclosures electronically to you, contact us at (866) 486-7782 or send a secure online message via your online banking profile if available. Be prepared to provide your previous email address and your new email address.

You may also send your requests via physical mail via the following information:

UMPQUA BANK

Attn: Umpqua Online Banking
707 W Main
Suite 450
Spokane WA, 99201

» Visit us in person at an Umpqua Bank store. See umpquabank.com for a complete list of our locations.

Acknowledging Consent

By providing your consent, you are also confirming that you have the hardware and software described above, that you can receive and review Electronic Records, and that you have an active email account. You are also confirming that you are authorized to, and do, consent on behalf of all the other account owners, authorized signers, authorized representatives, delegates, product owners and/or service users identified with your Product.

Columbia Banking System, Inc. a parent company of Umpqua Bank with their family of companies and Financial Pacific Leasing.