

# Embark 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.

<b>Account Opening and Usage</b>	Minimum Amount Required to Open Account	<b>\$25</b>	
	Monthly Maintenance	<b>\$0</b>	
	Requirement to Avoid Monthly Maintenance	<b>None</b>	
	Paper Statement	<b>\$3 per month</b>	Complimentary if primary Account owner is age 62 & older.
<b>Umpqua CoWorks Program</b>	<p>The Embark Checking Account is the cornerstone product of the Umpqua CoWorks Program. The Umpqua CoWorks Program rewards Embark Checking customers for their banking relationship when specific criteria are met within 90 days of Account opening.</p>		
	<b>Bonus Eligibility Requirements</b>	<p>Must be a “new” consumer checking customer – customer can not have an existing or prior consumer checking relationship with Umpqua Bank within the last 6 months.</p> <ul style="list-style-type: none"> <li>• Must open a new Embark Checking Account</li> <li>• Must be 18 years or older at the time of Account opening</li> </ul> <p><b>Note:</b> Employees/associates (and their related interests) of Umpqua Bank and its affiliates, including Umpqua Holdings Corporation and Financial Pacific Leasing, Inc., are not eligible for the bonus offer.</p>	
	<b>Bonus Amount</b>	<b>\$300</b>	
	<b>Bonus Criteria</b>	<p>The following criteria must be met within 90 days of Account opening:</p> <ul style="list-style-type: none"> <li>• Two (2) Direct Deposits of \$500 or more, <b>OR</b></li> <li>• Ten (10) or more Debit Card purchases or payments using your Umpqua Bank Debit Card</li> </ul> <p><b>Note:</b> Transactions must post to the Embark Checking 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 the Debit Card. ATM transactions are not included.</p>	
	<b>Bonus Payment</b>	<p>If the Bonus Criteria have been met at the end of the 90 day qualifying period, bonus of \$300 will be deposited to the Embark Checking Account within 60 days.</p> <p>Bonus is limited to one payment per new account. Customers may not receive more than one bonus.</p> <p>Bonus is considered interest and will be reported to tax authorities as applicable, thus Embark Checking customers are responsible for any federal, state, or local taxes due on the bonus.</p>	
	<b>Other Important Information</b>	<p>New Account opening is subject to a standard process and requirements.</p> <p>All benefits and fees associated with Embark Checking still apply to the new Embark Checking Accounts opened during the promotion period.</p> <p>Bonus offer is subject to change and may be discontinued at any time without notice.</p>	
<b>ATM &amp; Debit Card Services</b>	Umpqua Bank ATM	<b>\$0 per transaction</b>	Deposit, withdrawal, transfer or balance inquiry.
	Non-Umpqua Bank ATM	<b>\$0 per transaction</b>	Withdrawal, transfer or balance inquiry. ATM-Owner fees will apply.
	International Transaction	<b>2.00% of transaction</b>	Transactions made outside the U.S., in either foreign currency or U.S. dollars, using an Umpqua Bank card.



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Umpqua Bank ATM Mini-Statement	<b>\$0 per statement</b>
ATM Benefits	Receive up to \$10 per month in ATM-Owner fee rebates. Rebates will be credited to the Account at statement cycle.

<b>Overdraft &amp; Insufficient Funds Services</b>	Overdraft Items and Insufficient funds may be created by Check, debit card point-of-sale (POS), ATM transactions, in-person withdrawal, transfer or other electronic means.	
	<b>Bounce Guard Overdraft Service</b> (Account opening default)  Overdraft Paid Item	<b>\$35 per Item</b>  This service covers Overdrafts created by Check, automatic bill payments and recurring debit card transactions. The Overdraft Paid Item 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 Paid Item fee will be assessed.
	<b>Bounce Guard Debit Card Coverage</b>  Overdraft Paid Item	<b>\$35 per Item</b>  Select this coverage, in addition to the Bounce Guard Overdraft Service coverage, and Umpqua Bank will authorize and pay Overdraft transactions for your ATM and everyday debit card transactions. The Overdraft Paid Item fee will be assessed.
	<b>Overdraft Transfer Service</b>  Overdraft Transfer	<b>\$10 per transfer</b>  The Overdraft Transfer Service may be selected in addition to the Bounce Guard Service options. Transfers from another linked deposit Account or Line of Credit will automatically cover Overdrafts up to the amount available in the funding Account or Line of Credit. Bounce Guard then becomes secondary coverage.
	<b>Insufficient Funds (NSF)</b>  Insufficient Funds (NSF) Returned Item	<b>\$35 per Item</b>  If the Overdraft services listed above are not used, ATM and everyday debit card transactions that would cause an Overdraft will be declined at no cost to you. Checks, electronic debits and bill payments will be returned for insufficient funds and the Insufficient Funds (NSF) Returned Item fee will be assessed. We may also pay recurring debit card transactions and the standard Overdraft fee will be assessed.
<b>Overdraft &amp; Insufficient Funds Services (continued)</b>	Maximum Number of Overdrafts / Insufficient Funds (NSF) Returned Item fee per Business Day	<b>5 per day for a total of \$175</b>  You will only be charged this number of Overdraft Paid Item / Insufficient Funds (NSF) Returned Item fees per day, even if we elect to cover additional Overdrafts.
	Minimum Amount Required to Trigger an Overdraft Paid Item / Insufficient Funds (NSF) Returned Item Fee	We will not charge for an Overdraft Paid Item or Insufficient Funds (NSF) Returned Item if your ending Account balance at the end of the business day is overdrawn by \$5.00 or less.
<b>Processing Policies</b>	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:  <ol style="list-style-type: none"> <li>1) Deposits will be posted before withdrawals during nightly processing.</li> <li>2) Customer initiated, non-Check withdrawals and Checks received over the counter at one of our stores will be processed in date/time order, based on the date and time associated with each transaction.</li> <li>3) All other paper Checks will be posted from lowest dollar amount to highest dollar amount for each customer Account. (see the Personal Rules &amp; Regulations for more details)</li> </ol>	



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Funds Availability Policy (when funds deposited to your Account are available)	Cash Deposit at a Store or ATM	Same Day
	Direct Deposit or Wire Transfer	Same Day
	Check Deposit at a Store or ATM	Depending on the Item, funds are generally available the next business day.
	<ul style="list-style-type: none"> <li>A 'business day' is a non-holiday weekday. The end of a business day varies by store, ATM location or mail processing center.</li> <li>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.</li> <li>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.</li> </ul>	

<b>Dispute Resolution</b>	If you have questions or would like more information, please visit any of our stores or call us at 1-866-4UMPQUA (1-866-486-7782). Please refer to the Personal Rules & Regulations for complete Account details.
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<b>Additional Account Features</b>	Paid Interest	No
	Card Access	Umpqua Platinum Debit Card
	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 Account. Qualifying transfers can be made via online / mobile banking, telephone banking or scheduled as an automatic transfer.
	Complimentary Umpqua Checks through Harland Clarke	No charge for the initial order of Checks through Harland Clarke (Umpqua Custom Wallet or Duplicate check styles), or a \$10 credit towards other available check styles.
	Complimentary Cashier's Checks	No
	Complimentary Wire Transfers	No
	Safe Deposit Box Annual Rental Discount	No
	Bonus Interest on Certificates of Deposit	No
	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)	

