



Do Your Research

Choosing a bank is a big deal. You want to make sure that the bank will fit your needs and your personality. With your parent or a guardian, practice doing some research.

1. Go to Umpqua Bank's website or give them a call to answer the following questions:

Umpqua Bank – www.umpquabank.com – 866 486 7782	
Do you offer free checking accounts?	
What are the requirements for a free checking account?	
Do you offer free savings accounts?	
What are the requirements for a free savings account?	
Does an ATM/Debit Card come with the account?	
Are there any other banks where I can use the ATM without a fee?	
What is the fee for using another bank's ATM?	
Do you offer overdraft protection?	
Do you have any special accounts for students?	