

Overdraft Disclosure for Personal Accounts

This Overdraft Disclosure for Personal Checking Accounts supplements the *Personal Rules & Regulations* that apply to your Account(s) with us, and it provides additional details about our Overdraft services. Capitalized terms used but not otherwise defined in this Disclosure have the meanings given to those terms in the *Personal Rules & Regulations*.

➤ What You Need to Know about Overdrafts and Overdraft Fees

An Overdraft occurs when you do not have enough money in your Checking Account to cover a transaction, but we pay it anyway. We can cover your Overdrafts in two different ways:

1. We have **standard Overdraft services** that come with your Checking Account. Customers may opt out of our standard Overdraft services.
2. We also offer **optional Overdraft services**, such as a link to another deposit Account or line-of-credit, which may be less expensive than our standard Overdraft services.

This disclosure explains our standard Overdraft services.

➤ What are the standard Overdraft services that come with my Checking Account?

Our Bounce Guard service authorizes and pays Overdrafts for the following types of transactions:

- Checks and other transactions made using your Checking Account number;
- Recurring debit card transactions; and
- Automatic bill payments.

Bounce Guard does not authorize and pay Overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions; or
- Everyday debit card transactions.

We pay Overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay a transaction that could overdraw your Checking Account, your transaction will be declined or returned.

➤ What fees will I be charged if I have an Overdraft?

Under our standard Overdraft services:

- We will charge you a fee of **\$35** each time we pay or return an Item that overdraws your Checking Account. If multiple Items are paid or returned in one day (and those Items result in multiple Overdraft fees), we will limit the accumulation of those fees to \$175 per day.
- The \$35 fee will not be charged if your Checking Account Ledger Balance at the end of the day, after all Items have posted, is overdrawn \$5 or less.

Please also refer to the Umpqua *Other Account Services* and your *Product Disclosures* for additional details regarding fees.

➤ What if I want Umpqua to authorize and pay Overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay Overdrafts on ATM and everyday debit card transactions, please call us at 1-866-4UMPQUA (1-866-486-7782) or visit your local Branch and ask about adding Bounce Guard Debit Card Coverage to your Account.

If you have questions about any of these options, please visit us online at www.UmpquaBank.com, call us at 1-866-4UMPQUA (1-866-486-7782), or visit your local Branch