

Umpqua Paperless Statement Agreement

UMPQUA BANK

This Paperless Statement Agreement (the "Agreement") establishes the rules that cover your enrollment and participation in Paperless Statements through Umpqua online banking. The words "Umpqua," "we," "us," and "our" refer to Umpqua Bank with whom you have your account, and the words "you" and "your" mean you or the individual(s) identified as owners on the account (the "Designated Account Owner"). As used in this Agreement, "Paperless Statements" means an electronic version or eStatement of your periodic paper bank account statements for eligible checking, savings, money market and loan accounts. By submitting your enrollment, you accept the terms and conditions of this Agreement. Please read it carefully.

RECEIVING DISCLOSURES ELECTRONICALLY - Enrollment in Paperless Statements is only available to customers with access to Umpqua Online Banking. For accounts with joint and/or multiple Designated Account Owners, only one account holder's authorization is required to enroll in Paperless Statements. Umpqua Online Banking retains up to 24 months of account statement history. This history starts building with the first statement after your enrollment in Paperless Statements. After enrolling, we will stop mailing you paper account statements. This Agreement to receive your bank account statements in electronic form only applies to your bank account periodic statements. Other related notices, disclosures or updates may be mailed to you in paper form unless you expressly consent otherwise where possible.

USING THIS SERVICE MAY STOP DELIVERY OF PAPER RECORDS - By enrolling in Paperless Statements you may electronically access, review, download and print account statements for the accounts you designate. We will no longer deliver the periodic paper statements for these accounts. Any account available on Umpqua Online Banking that is not enrolled in Paperless Statements will continue to have periodic account statements delivered in paper form.

COMBINED STATEMENTS - If you have optionally chosen to combine statements, we will deliver those statements electronically. If you or any other Designated Account Owner on the designated accounts previously combined, or hereafter combine, statements for multiple accounts in which you, individually or jointly with another Designated Account Owner, those accounts will be considered as combined in connection with Paperless Statements. After enrollment in Paperless Statements, you or any other Designated Account Owner may elect to add or delete eligible accounts from a combined statement and/or Paperless Statements by contacting us.

WE WILL NOTIFY YOU BY EMAIL WHEN YOUR STATEMENT IS READY FOR YOUR REVIEW - We will send you an email that your Paperless Statement(s) are available on Umpqua Online Banking. We will use the email address you or any Designated Account Owner provided during the Paperless Statement enrollment process, and any email address(es) provided by you or Designated Account Owners for purposes of electronic notification for Paperless Statements on a joint or multiple Designated Account Owner account ("Designated Email Address(es)"). All emails sent by us to the Designated Email Address(es) will constitute notice and delivery to you and all Designated Account Owners whether or not you access or review the Paperless Statement. You agree to maintain access to Umpqua Online Banking in a manner that gives you continuous ability to access, review, download and print your Paperless Statement(s) and to receive and access all notifications sent to the Designated Email Address(es) even if all Designated Account Owners may not have access to such an email address.

It is each Designated Account Owner's sole responsibility to access and review promptly their own Paperless Statements. All Paperless Statements delivered in electronic form are binding just as if they were delivered in paper form.

YOU MUST KEEP US INFORMED OF YOUR CURRENT EMAIL ADDRESS - You agree to update your email address within Umpqua Online Banking as changes occur. Updates to your Paperless Statement email address within Umpqua Online Banking can be made on the Contact Information page under Settings. You may also choose Messages and send us a message with your new email address, or contact us at 1-866-486-7782.

YOU MAY STOP THE PAPERLESS STATEMENT SERVICE AT ANY TIME - You or any Designated Account Owner may revoke consent for the Paperless Statements for one or more Designated Accounts at any time by contacting us as described below, by cancelling enrollment into Paperless Statements in Online Banking or by deleting an account from the combined statement. Posting of your account statement to Umpqua Online Banking and email notifications will continue until: (i) you terminate Paperless Statements, (ii) closure of your account with us, or (iii) termination of your Online Banking Service with us.

Also, please note that there may be consequences to you for revoking your consent for a Paperless Statement. Review the most current account disclosure and fee schedule applicable to your specific account for any impacts of cancelling Paperless Statements.

We reserve the right, at our sole discretion, to discontinue the provision of your Paperless Statement service for any or all Designated Accounts. Upon such termination, delivery of paper account statements will resume within a reasonable timeframe. Termination of Paperless Statements does not affect the validity or legal effect of any account statement delivered to you or any Designated Account Owners through online banking. Termination of Paperless Statements does not terminate the Umpqua Online Banking service unless otherwise so stated.

HOW TO GET PRINTED COPIES - If you'd like paper copies of any of periodic account statements delivered via the paperless statement service, simply sign into Umpqua Online Banking, download the documents and print them from your computer. Or call us at 1-866-486-7782 and request printed copies; a fee may apply for this service; be sure to ask the Umpqua Associate you speak with or see your *Other Services and Fee Schedule* for details. A request for a paper copy does not cancel your Paperless Statement service.

COMPUTER EQUIPMENT AND SOFTWARE ARE NEEDED - The Security & Browser System Requirements for Personal Online Banking may be found [here](#). By consenting to this agreement, you agree that you have adequate access to a computer with sufficient internet connectivity and software to receive email notifications, access online banking and review your periodic statements. This includes:

- up-to-date Internet browser that we support to access your account(s) through online banking or if accessing your account(s) through our mobile applications, one of the mobile operating systems we support;
- local, electronic storage capacity to retain our Communications and/or a printer to print them;
- a valid email account and software to access it;
- an up-to-date device or devices (e.g., computer, smartphone, mobile device, tablet, etc.) suitable for connecting to the Internet or for downloading our mobile applications or accessing our mobile websites;
- software that enables you to view files in the Portable Document Format ("PDF"), such as Adobe Reader XI or newer.

These are subject to change periodically, and it is your responsibility to ensure that you have adequate hardware and software to use Paperless Statement services.

INTERNET SERVICES AND EMAIL MAY BE SUBJECT TO CERTAIN RISKS AND DISRUPTION - Certain risks are associated with the transmission of confidential information through the Internet including but not limited to unauthorized access, systems outages, delays, disruptions in telecommunications services and the Internet. Email is not private or secure. The email notification sent to you alerting you that your Paperless Statement has been posted to your Online Banking account is an unencrypted, automatic alert (the "Alert Notice"). Although the Alert Notice is not intended to contain personally identifiable confidential financial information, it may contain part or all of your name or other identifying information, which could be seen or intercepted by others if delivered to your business address or other computers or electronic devices not exclusively under your control. Please do not respond to the Alert Notice by return email, or use it to request information, service, paper copies or other items or to revoke consent. We will not be responsible to act upon requests made in that manner.

THIS AGREEMENT AMENDS AND IS IN ADDITION TO ALL OTHER AGREEMENTS - The terms and conditions, authorization and consent set forth herein constitute an agreement by you to use the Paperless Statement service

as described herein and may be modified or amended by us upon written notice sent to you or by posting to an updated Agreement to your Online Banking account and sending you an email notification or similar written notice thereof. Your continued use of Paperless Statements after such notification of change shall be understood as your agreement to be bound by all such changes. This Agreement is in addition to and part of the terms and conditions of the other agreement(s) governing your use of Paperless Statements and your accounts and relationship with us. It constitutes an amendment of those agreements specifically where sections relate to delivery of selected periodic statements for Designated Accounts.

FEDERAL LAW. You acknowledge and agree that your consent to use the Paperless Statement service as described herein is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

HOW TO REACH US - you can contact us in any of the following ways:

- Secure online message via the online banking system
- Call us at 1-866-486-7782
- Write to us at:
UMPQUA BANK
Attn: Umpqua Online Banking
P O Box 1820
Roseburg, OR 97470
- Visit us in person at an Umpqua Bank store. See www.umpquabank.com for a complete list of our locations.

Umpqua Mortgage Enrollment Code: 1820

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