

TERMS AND CONDITIONS OF TEXT BANKING

This document, called the Terms and Conditions of Text Banking, outlines the rules that govern your use of Umpqua Bank's Text Banking Service ("Service"). The Service allows you to access your account information and make certain transactions. This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules that control your account(s) with us. The Terms and Conditions of Text Banking supplements the Terms and Conditions that you received upon initial logon to the online banking and mobile services, and amends and becomes part of the initial agreement. Other documents that form this contractual agreement may include, but are not limited to, the Terms and Conditions that you have received and are applicable to your account/s including any Change in Terms notices.

In this Agreement, the words "you" and "your" refer to you as the person or business entity entering into this Agreement, and also include any user you authorize to use the Text Banking service on your behalf. The words "we," "us," "our" and "Umpqua" refer to Umpqua Bank.

PLEASE NOTE: If you accept this agreement or open or continue to use the account, you agree to these rules. Also, you agree that Umpqua may change or discontinue the terms and conditions for the Text Banking service at any time.

Description of Service and Text Banking Requirements

Umpqua offers their customers mobile access to their account information (e.g., for checking account balances and transaction history) over the Short Message Service (SMS), as well as the option to set up alerts for their accounts (e.g., low balance alerts). Umpqua Online Banking is required in order to use and set up Text Banking.

Enrollment requires you to be an owner of an Umpqua checking account, as well as providing a mobile phone number with either or both a text plan and data plan with a carrier, depending on which Services you choose to use. By providing a mobile phone number through the enrollment process, you are certifying that you are the account holder of the mobile phone account or have the account holder's permission to provide the number. The mobile phone number's verification is done by the user receiving an SMS message with a verification code which you will have to enter on the website. Additionally, you may select the type of alerts and other preferences which will determine, together with your account data, the frequency of alerts delivered to you. This program will be ongoing. Standard messaging charges from your mobile carrier service may apply. You will be allowed to opt out of this program at any time.

Umpqua is not obligated to monitor for the receipt of any alerts, nor is Umpqua responsible for missed alerts due to service interruption or changes to your mobile handheld device. Umpqua does not guarantee the timely delivery, execution, or the transmission of content provided by your mobile carrier service. Umpqua will be unable to review or to respond to any attempted reply to any alert.

Instructional features

Access account information via SMS (text) message by texting 226563 and enter one of the codes below.

- BAL <account nickname> - Request account balance
- HIST <account nickname> - Request account history
- XFER <from account nickname> <to account nickname> <amount> - Transfer funds between accounts.
- LIST – Receive a list of keywords
- HELP – Receive a list of contact points for information on text banking (for example, your website or phone number)
- STOP – Stop all text messages to the mobile device (for text banking and SMS alerts/notifications)

Account Balance

Your available balance is the amount of the account's present balance that is available for immediate use. Certain pending transactions, such as deposits that contain checks, may not be immediately available and wouldn't be included in the available balance. If you exceed your available balance, you may incur an overdraft fee.

Cancellation

To stop the text messages from being sent to your phone, you can opt out of the program via SMS. Just send a text that says "STOP" to this number: 226563. You'll receive a one-time opt-out confirmation text message. After that, you will not receive any future messages.

Fees

The Service is provided to you at no charge. We may, with at least 30 days prior notice to you, to the extent required by applicable law, charge a fee for the Service. If you continue to use the Service after the fee becomes effective, you agree to pay the fee, which may change from time to time. Further, we may change any Service fee at any time, as long as we give you least 30 days prior notice, to the extent required by applicable law.

Messaging and data charges from your mobile carrier may apply. Umpqua recommends you review your contract with your mobile carrier service before enrolling in Services. Text 'HELP' to 226563 to see a list of SMS functions. To cancel your SMS alert functionality, text 'STOP' to 226563 at any time.

Please refer to the Umpqua Other Services and Fee Schedule.

Transfers

Transfers are subject to this Agreement and your Deposit Account Terms and Conditions. Umpqua reserves the right to refuse or cancel a transfer. We are obligated to notify you promptly if we decide to refuse or cancel any transfer request that complies with these terms and conditions. However, we are not obligated to provide notification of your transfer being refused or cancelled if you attempt to make transfers that are prohibited under this Agreement, any additional agreement affecting your terms of your account(s), or federal and state law.

You will also be held responsible for any additional fees charged in accordance with our Other Services and Fee Schedule.

Internal Transfers

"Internal Transfers" are monetary transfers between your eligible accounts at Umpqua. You may make a one-time transfer between eligible accounts at Umpqua.

Internal transfers initiated through text banking before 10:00 p.m. (Pacific Standard Time) on a business day are posted to your account the same day. Transfers completed after 10:00 p.m. (Pacific Standard Time) on a business day, Saturday, Sunday or banking holiday, will be posted on the next business day. Text banking identifies transfers based upon the login ID of the user who made the transfer.

In order to cancel internal transfers created by text banking you must sign in to mobile or online banking and click on your scheduled transfer and proceed with canceling.

External Transfers

External Transfers are monetary transfers to and from accounts that you are an authored signer on at Umpqua Bank and an external Financial Institution. External Transfers are not allowed to be executed from Text Banking. If you are interested in performing External Transfers please log into Mobile or Online Banking and proceed to the "Transfer Money" section. Terms and Conditions for External Transfers can be found in the transfer section of the Online & Mobile Banking Terms and Conditions.

Overdrafts (Order of Payments, Transfers, and other Withdrawals)

If your account has insufficient funds to perform all transfers you have requested for a given business day, then

- Umpqua reserves the right to determine posting order of items presented for payment;
- Electronic fund transfers initiated through text banking which would result in an overdraft of your account may, at our discretion, be cancelled.

Limits on Amounts and Frequency of Text banking Transactions

The number of transfers from Umpqua accounts and the amounts which may be transferred are limited pursuant to the terms of the applicable deposit agreement and disclosure for those accounts. If a hold has been placed on

deposits made to an account from which you wish to transfer funds, you cannot transfer the portion of the funds held until the hold expires.

Error Resolution

For details related to Error Resolution review the Terms and Conditions that were provided to you when you initially signed up for online banking and refer to the "Error Resolution Notice" section.

Security Procedures

By accepting these terms and conditions and by using Services, you acknowledge awareness of these best practices and your intention to follow these basic steps to safeguard your Text banking capabilities:

- Lock your mobile handheld device using a password, if this is a feature of your device;
- Disable the Bluetooth feature when not in use, if this is a feature of your device;
- Delete your stored text messages regarding account balances or account history.
- Download only from sources you deem trustworthy;
- Use the remote-wipe software or device feature to clear the data on your iPhone or other smart phone device in case you lose it;
- Activate bank alerts that can inform you when large amounts are withdrawn from your Umpqua bank accounts

In the event you do not uphold these terms and conditions, you agree and acknowledge that Umpqua may cancel your service at any time without prior notice. Umpqua may at any time, without prior notice suspend temporarily or permanently terminate Services due to inappropriate use or activity, or if your access, to your Umpqua account(s) is restricted by Umpqua or any other party for any reason. Umpqua will automatically terminate the Service should you cease to maintain an eligible account with Umpqua. Umpqua may terminate the Services after 90-days of inactivity without prior notice.

CONTACT US AT ONCE if you believe your mobile handheld device has been lost, stolen or used without your authorization, or otherwise compromised. You assume full responsibility for the security and confidentiality of your mobile handheld device, mobile phone number, passwords and personal identification numbers used to access Services.

Umpqua is not responsible for continued access outside your mobile phone carrier's coverage area. Umpqua may inform you from time to time about changes to the way you should access or operate within text banking. You agree to observe all such changes and that Umpqua is not responsible for any interruption, loss or liability that may occur should you or your mobile handheld device not support such changes.

Privacy and User Information

You acknowledge that in connection with your use of the Services, Umpqua and its affiliates and service providers, and their affiliates, may receive and may share with one another as part of providing these Services, domain names, addresses, passwords, telephone and device numbers, the content of messages, data files and other data and information provided by you or from other sources in connection with the Services ("User Information"). Umpqua and its affiliates and service providers will maintain reasonable safeguards to protect the information from unauthorized disclosure or use, but reserve the right to use and disclose this information as reasonably necessary to deliver the Services and as otherwise permitted by law, including compliance with court orders or lawful instructions from a government agency, to protect the personal safety of subscribers or the public, to defend claims, and as otherwise authorized by you. Umpqua and its affiliates and service providers also reserve the right to monitor use of the Services for purposes of verifying compliance with the law, these terms and conditions and any applicable license, but disclaim any obligation to monitor, filter, or edit any content.



Questions

You can contact us at customerservice@umpquabank.com or 1-866-486-7782, or send a text message with the word "HELP" to this number: 226563. We can answer any questions you have about the program.

Communications between Umpqua and You

Unless this Agreement provides otherwise, you can communicate with us in any one of the following ways:

Secure online message via Online & Mobile Banking

Telephone - You can contact us by telephone at 1-866-486-7782

Postal Mail - You can write to us at:

UMPQUA BANK

Attn: umpqua.online

P O Box 1820

Roseburg, OR 97470

In Person - You may visit us in person at any one Umpqua store. Visit www.umpquabank.com for a complete list of our locations.

Consent to Electronic Delivery of Notices - You agree that any notice or other type of communication provided to you pursuant to the terms of this Agreement, and any future disclosures required by law, including electronic fund transfer disclosures, may be made electronically by posting the notice on the Umpqua website or by e-mail. You agree to notify us immediately of any change in your e-mail address.

Terms and Conditions of Text Banking Disclosure (January 11, 2016)