a preview of good things to come
an update

Since Sterling Bank joined Umpqua, we’ve been working to bring together the best of both banks with a vision of offering you an even better, more personal experience. As part of this work, we’re rolling out a number of upgrades and updates to your accounts, detailed in this “Preview of Good Things to Come” packet.

A couple of updates:

**Instead of February 23, we’ll now roll out these updates April 13.**

**Also, effective April 12, we’ve updated our Overdraft Disclosure from what is in this packet. Please refer to the version we’ve tucked in here.**

In the meantime, continue to bank with us as you always have. Your products, services and account details will remain the same until April 13.

We’re eager to bring these updates to you and will be sure to let you know of any additional changes.

Thanks for banking with us,
Umpqua Bank
we’re glad you’re on this journey with us

Since Sterling Bank joined Umpqua, we’ve been working to bring together the best of both banks with a vision of offering you an even better, more personal experience.

In the coming months you’ll start to see the results. Some are small, behind-the-scenes improvements to save you a step or a click. Others are larger advances in products and customer service that we can deliver faster thanks to our combined resources.

Today we want to share some updates coming soon to your personal account. In your hands is a guide to the benefits and details so you can quickly and easily find what’s most important to you. If you need to create a password or watch for a new card, those key dates are front and center. And if you’d like to dig into the specifics, we’ve included your full terms and conditions as well.

We know that anything new – even something good – takes time to get used to, so let us also thank you. We’ve never felt stronger about our mission to be the World’s Greatest Bank. We’re glad you’re on this journey with us and eager to share what’s to come.

As always, thanks for banking with us!
your experience, upgraded

Here are the key details about the updates to your account, which take effect after our system upgrade on February 23, 2015. To help you find information quickly and easily, we’ve organized everything by account type.

The main highlights:

- Your checks, deposit slips, debit card, PIN and routing number are the same. Use them as normal. (Hooray!)
- Enjoy an upgraded digital banking experience with new and improved features, including:
  - Deposit checks with your phone
  - Transfer funds between both Umpqua and non-Umpqua accounts
  - View your loan payment history online
  - Pay bills online in one convenient location
  - Enjoy a new design to help you visualize and manage your financial life easier
- You have access to all the products and services our 360 stores have to offer, no matter where you opened your account.
- Weekdays, weeknights and weekends – we’re here for you at 1-866-4UMPQUA. For general questions: 6am - 8pm Monday - Friday, and 8am - 5pm Saturday and Sunday. For automated account information or to report lost or stolen cards, you can call us 24/7.
accessing your account

redesigned monthly statements

What’s new:
- A streamlined design makes it easier to find the account information you need most.

What you need to know:
- You’ll receive a statement with your account activity and balances through Sunday, February 22.
- Your next scheduled statement will be in the new style and reflect activity and balances starting Monday, February 23.
What’s new:
- We’ve been building a new digital experience for online and mobile banking, which will be introduced to you soon. New and improved features include:
  - Deposit checks easily and remotely with your mobile device
  - Transfer funds between Umpqua and non-Umpqua accounts
  - Pay bills online in one convenient location
  - View your loan payment history online
  - Take advantage of new sign-in security
  - Enjoy a new design to help you visualize and manage your financial life easier
- We’ll be in touch over email when it’s time for you to move into the new experience. Stay tuned!

What you need to know:
- As part of our larger upgrade, online and mobile banking will be unavailable the weekend of February 20.
- Please schedule any bill payments and make any online transactions or transfers by 5pm PT on Friday, February 20.
- Online services will resume Monday, February 23, by 8am PT.
- On Monday, log in to online and mobile banking the same way as before. Please take a moment to verify your account information, bill payments and email address.
- We’ll have more updates soon as we continue to work to give you a richer digital experience, so keep an eye on your email.
telephone banking and customer service

**What's new:**
- Speak to an Umpqua associate weekdays, weeknights and weekends.
- We're here for you at 1-866-4UMPQUA 6am - 8pm Monday – Friday and 8am - 5pm Saturday and Sunday. (As always, you can report a lost or stolen card 24/7.)
- Check balances, recent transactions and payment details for your deposit and loan accounts 24/7 with our new telephone banking system.
- You have access to all the products and services our 360 stores have to offer, no matter where you opened your account.

**What you need to know:**
- On Monday, February 23, access telephone banking with a new default PIN, set to the last four digits of the primary account holder's Social Security number. (The primary account holder is the first person listed on your account statement.)
- Once you are logged in, you should be prompted to choose a new PIN.
- You can change your PIN anytime by selecting option 4 on the main menu.

debit card security

**What's new:**
- Behind-the-scenes improvements to debit card fraud monitoring.

**What you need to know:**
- You don’t have to do anything to enjoy these upgrades. They will take effect automatically.

debit cards linked to health savings accounts

**What's new:**
- We’ve upgraded to a new in-house system, so you can work with us personally instead of a third party if you have any questions or need help with your HSA debit card.

**What you need to know:**
- Watch your mailbox for a new HSA debit card, PIN and the details for activating your new card.

cards linked to home equity lines of credit

**What's new:**
- We’ve upgraded to a new in-house system, so you can work with us personally instead of a third party if you have any questions or need help with your home equity card.

**What you need to know:**
- Watch your mailbox for a new home equity card and the details for activating your new card.
your deposit accounts

checking, savings, money market, CD, IRA and Umpqua private bank accounts

What’s new:
- A lot of behind-the-scenes upgrades to help us manage your accounts more efficiently, so we can continue to add features and make current ones even better in the future.

What you need to know:
- Your checks, deposit slips, debit card and PIN are the same. Use them as normal.
- Your direct deposit, automatic payments and transfers will continue as always.
- Your CD term and interest rate will remain the same.
- Personal money market accounts are no longer eligible for Bounce Guard.
- Daily cutoff times for ATM deposits posting to your account will be extended, from 3pm to 9pm.

There are some changes to your product name and details, which are outlined below.

Below are specific upgrades and updates to our accounts. Very little is changing, much of it for the better – and you don’t need to do anything for these to take effect.

Not sure about your product name? Just look on your statement or online banking.

To learn more please see the full details on pages 27-32.

Checking accounts

Emerge eChecking:
- You won’t have a monthly service charge, regardless of whether you receive paper or online statements.

Grow Checking, Gain Interest Checking, Thrive Interest Checking and Prosper Interest Checking:
- We’re calculating your combined balance in a simpler way, so it’s easier for you to understand how to avoid a monthly service charge.
- You will no longer be charged a separate fee when you use another bank’s ATM.
- We’ll offer a more generous ATM rebate.

Private Wealth Checking:
- Your product name will change to Private Bank Checking
- We’re changing the interest rate tiers to help you get the most out of your money. After February 22, 2015, please contact your local store for the latest interest rates.

Venture Checking and Benefit Banking Checking:
- Your account is staying the same. Enjoy!
Savings accounts

Health Savings Account:
- We’re calculating your balance requirement in a simpler way, so it’s easier for you to understand how to avoid a monthly service charge.
- You will have a $3 per month charge to receive a paper statement. We’ll waive the charge through 12/31/15 to give you plenty of time to transition.
- We’re changing the interest rate tiers to help you get the most out of your money. After February 22, 2015, please contact your local store for the latest interest rates.

Grow Savings Account:
- You will avoid the monthly service charge if any current account holder is 18 and younger or 55 and older.

Minor Savings Account:
- Your account will become a Grow Savings Account. As mentioned above, there will be no monthly service charge if any current account holder is 18 and younger or 55 and older.

IRA Savings Account:
- You will no longer have a $25 annual fee or transfer fee.

Thrive Money Market:
- We’re adding more interest rate tiers to help you get the most out of your money. After February 22, 2015, please contact your local store for the latest interest rates.
- Your excessive withdrawal fee will increase to $10 per transaction after 6 transactions per month.
- You will be charged an excessive deposited item fee of $0.25 per item over 50 items per month.

Prosper Money Market:
- We’re calculating your combined balance in a simpler way, so it’s easier for you to understand how to avoid a monthly service charge.
- We’re changing the interest rate tiers to help you get the most out of your money. After February 22, 2015, please contact your local store for the latest interest rates.
- You will need to complete at least one transaction every 30 days to earn the higher interest rate.
- Your excessive withdrawal fee will increase to $10 per transaction after 6 transactions per month.
- You will be charged an excessive deposited item fee of $0.25 per item over 50 items per month.
Private Bank Money Market:
- You will enjoy unlimited ATM fee refunds.
- We’re calculating your combined balance in a simpler way, so it’s easier for you to understand how to avoid a monthly service charge.
- We’re adjusting interest rate tiers to help you get the most out of your money. After February 22, 2015, please contact your local store for the latest interest rates.
- Your excessive withdrawal fee will increase to $10 per transaction after 6 transactions per month.

- We offer standard overdraft services with your account.
- We also offer optional overdraft transfer services such as a link to a savings account or line of credit.
- Personal money market accounts are no longer eligible for Bounce Guard.

To learn more please see the overdraft disclosure on pages 35-37 or contact us about these services.

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your loan accounts

What’s new:
- Behind-the-scenes upgrades that improve the security and simplicity of your loans and lines of credit.
- Loan payment coupons (which could be stolen or lost) are being replaced with our newly redesigned monthly statements.

What you need to know:
- The terms and conditions of your loan or line of credit will remain the same.
- If your line of credit statement is currently included with other loan or line of credit statements, you’ll begin receiving each statement separately, helping you keep track of each account individually.

What’s new:
- You can view your loan payment history online.

What you need to know:
- The terms and conditions of your loan or line of credit will remain the same.
- You will now receive a statement shortly after each monthly payment that reflects your updated transaction history and your next due date.
we’re here for you

As always, if you have any questions, we’re here for you at your neighborhood store, by phone at 1-866-4UMPQUA and online at umpquabank.com. Thanks for banking with us!
terms and conditions, general policies and disclosures

(also known as the information we’re legally required to send you)
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**Personal Banking Rules and Regulations**

**General Policies & Disclosures**

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terms and conditions of your account

Thank you for opening an account with us and choosing Umpqua Bank as your financial partner. We want you to understand both the benefits and obligations of having an account with us, so please read this agreement carefully.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT - To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver’s license or other identifying documents.

AGREEMENT - This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. If you sign the signature card or open or continue to have your account with us, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us at 866-486-7782.

This agreement is subject to applicable federal laws and the laws of the state of Oregon (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

(1) summarize some laws that apply to common transactions;

(2) establish rules to cover transactions or events which the law does not regulate;

(3) establish rules for certain transactions or events which the law regulates but permits variation by agreement; and

(4) give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document.

As used in this document the words “we,” “our,” and “us” mean the financial institution and the words “you” and “your” mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular.

ARBITRATION - You and we agree that any dispute or claim that arises out of or relates in any way to your account(s) with us shall be resolved by arbitration in accordance with the then effective arbitration rules of (and by filing a claim with) Arbitration Service of Portland, Inc., and judgment upon the award rendered pursuant to such arbitration may be entered in any court having jurisdiction thereof. We will provide a prompt response to your request to arbitrate, and you and we agree that the location of the arbitration will occur in the state where you opened the account. You further agree to bring any claims against us in your individual capacity and not as a plaintiff or class member in any purported class or representative proceeding.

LIABILITY - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this agreement and the schedule of charges. You authorize us to deduct these charges directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and can be deducted directly from the account balance whenever sufficient funds are available. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will also be liable for our costs to collect the deficit as well as for our reasonable attorneys’ fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involved your account including, but not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account.

Hold Harmless For Action Of Agent - You understand that when we are requested to honor the instructions of someone claiming to be your agent and/or attorney-in-fact upon presentation of a power of attorney form (whether on a standard Bank form or one you or your attorney prepare) we must consider the authenticity and continued validity of the power, evaluate the power and determine whether the instructions are consistent with it. You agree not to hold us responsible for any loss or damage you may incur as a result of the decision we make whether or not to follow the instructions given by the agent as long as our decision is made in good faith.

AMENDMENTS AND TERMINATION - We may change any term of this agreement including, but not limited to, terms that are found in the Truth in Savings Disclosure or in another document. Although Regulation DD allows us to change certain account terms without notice to you, we will give you reasonable written notice of changes as required by Regulation DD or any other applicable law. For other changes, we will give you reasonable notice in writing or by any other method permitted by law. We may also close this account at any time upon reasonable notice to you and tender of the account balance personally or by mail. Items presented for payment after the account is closed may be dishonored. When you close your account, you are responsible for leaving enough money in the account to cover any outstanding items to be paid from the account. Reasonable notice depends on the circumstances, and in some cases such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change or account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately freeze or close your account and then give you notice. You agree to keep us informed of your current address at all times. Notice from us to any one of you is notice to all of you. If we have notified you of a change in any term of your account and you continue to have your account after the effective date of the change, you have agreed to the new term(s).

ACCOUNT OPENING - To open your account, you must complete the proper forms and provide us with any other documents, information or forms that we may require to establish an account with us. The requirements include acceptable forms of identification, any required minimum deposit, and your Taxpayer Identification Number.

CREDIT REPORTS - You authorize us to obtain information about you, including a credit report from third parties. If you ask, you will be told whether a credit report was requested and, if so, the name and
You must exercise reasonable control over your statements, checks, deposit slips, endorsement and signature stamps, Check and ATM Cards, Personal Identification Numbers and other access devices. It is your responsibility to keep them safe and secure and to promptly discover and report if any of them are missing in time to prevent misuse. You assume full responsibility for monitoring and reviewing the activity of your account.

We may deny a claim for losses due to forged, altered or unauthorized transactions, items or signatures if you do not guard against improper access to your checks, statements, deposit slips, endorsement and signature stamps, and account information.

ACCOUNT STATEMENTS -
Your duty to report unauthorized signatures, alterations and forgeries on checks - You should review your account statement promptly to protect your rights, including your right to dispute a transaction that you believe is forged, unauthorized, missing a signature or endorsement, altered, a missing or diverted deposit, illegible image or any other error or discrepancy relating to your account. You are responsible for promptly examining your account statement and reporting any irregularities to us. If you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). In that regard, we process checks and other items by automated means and do not visually examine all checks or other items. You agree that we do not fail to exercise ordinary care because we use these automated procedures. You also agree that we do not fail to exercise ordinary care if the items were forged or altered so cleverly (as by unauthorized use of a facsimile machine, photocopy machine, computer equipment or otherwise) that a reasonable person would not detect the forgery or alteration.

The account statement will be considered correct for all purposes and we will not be liable for any payment made and charged to your account unless you notify us in writing within a reasonable period of time not exceeding sixty (60) calendar days after the periodic statement is sent or made available to you. However, if your account is charged for multiple unauthorized signatures or alterations by the same wrongdoer, we will not be liable if you do not notify us in writing a reasonable period of time not exceeding thirty (30) calendar days after information about the first such irregularity was made available to you. If you do not notify us within the applicable time period, then you cannot recover any amount from us with respect to any forged, altered or otherwise unauthorized item.

When you report missing, stolen or unauthorized checks, we may recommend that you close your current account and open a new one. If we recommend you close your account and you do not do so, we are not liable to you for subsequent losses on the account due to forgery or other fraud. When you open a new account, you must notify any third parties that need to know your new account number. Additionally, we may determine your account represents a higher than average risk of fraud and recommend a product or service designed to detect and/or deter fraud. You agree that if you fail to implement any of these products or services, or you fail to follow these and other precautions reasonable for your particular circumstances, you will be precluded from asserting any claims against us for paying any unauthorized, altered, counterfeited or other fraudulent item that such product, service, or precaution was designed to detect or deter, and we will not be required to re-credit your account or otherwise have any liability for paying such items.

If your claim relates to a business account, you agree to pursue all rights you may have under any insurance coverage you maintain before making a claim against us in connection with any transaction involving your accounts or your checks or other withdrawal orders, and to provide us with all reasonable information about your coverage, including the name of your insurance carrier, policy number, policy limits and applicable deductible. Our liability is reduced by the amount of all insurance proceeds you receive or are entitled to receive. At our request, you agree to assign to us your rights under your insurance policy.

Errors relating to electronic fund transfers or substitute checks - For information on errors relating to electronic funds transfers (e.g., computer, debit card or ATM transactions) refer to your Electronic Funds Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights (included with the substitute check).

DEPOSITS - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn on us). Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository (e.g. night drop) until we actually record them. We will treat and record all transactions received after our “daily cutoff time” on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open.

ENDORSEMENTS - We may accept for deposit any item payable to you or your order, even if they are not endorsed by you. We may give cash back to any one of you. We may supply any missing endorsement(s) for any item we accept for deposit or collection, and you warrant that all endorsements are genuine.

To ensure that your check or share draft is processed without delay, you must endorse it (sign it on the back) in a specific area. Your entire endorsement (whether a signature or a stamp) along with any other endorsement information (e.g., additional endorsements, ID information, driver’s license number, etc.) must fall within 1/2" of the “trailing edge” of a check.

As you look at the front of a check, the “trailing edge” is the left edge. When you flip the check over, be sure to keep all endorsement information within 1/2" of that edge.
It is important that you confine the endorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed endorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your endorsement, a prior endorsement or information you have printed on the back of the check obscures our endorsement.

Third Party Funds - If you deposit funds that belong to others (“Beneficial Owners”) in your account, you represent to us that:
- you are authorized by the Beneficial Owners to benefit from any interest or analyzed Current Period Credit (“Account Earnings”) related to your account, and
- your use of the Beneficial Owners’ funds and associated Account Earnings will not violate any agreement, law or regulation.

You also agree to indemnify, defend and hold us harmless from and against all claims, actions, proceedings, losses, costs (including attorney fees and other charges), liabilities and/or damages that arise from your use of the Beneficial Owners’ funds, the Account Earnings or the manner in which you compensate or charge Beneficial Owners for your use of our account services. This provision shall survive the termination of this agreement.

These endorsement guidelines apply to both personal and business checks.

WITHDRAWALS -

Generally - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to endorse any item payable to you or your order for deposit to this account or any other transaction with us.

Any owner, including one of the owners of a joint account, may add owners or authorized signers to an account; however, we have the right to require the signature of all owners to make the change. Only under special circumstances and subject to prior approval by us, may an owner remove an owner or authorized signer from an account. No change in owners or authorized signers is effective until we have received written notice of the change and have had time to act on it.

Postdated checks - A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act.

Stale-dated checks - A stale-dated check, other than a certified check, is one which is presented for payment more than six months after the date of the check. We may at our option, properly pay and charge your account for the stale-dated check. If you do not want us to pay the stale-dated check, you must place a stop-payment order on the check in the manner we have described elsewhere in this agreement.

Checks and withdrawal rules - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. If we are presented with an item drawn against your account that would be a “substitute check,” as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item. See the funds availability policy disclosure for information about when you can withdraw funds you deposit. For those accounts to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. In addition, we may place limitations on the account until your identity is verified.

Remotely Created Checks - Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner’s name typed or printed on the signature line. For example, if you provide an account number in response to a telephone solicitation, the telephone solicitor may use your account number to issue a remotely created check to withdraw money from your account.

Giving your account information to someone to generate a Remotely Created Check: If you willingly provide your account information to someone and authorize them to withdraw money from your account, we may, but are not required to, charge your account and pay such item. You are responsible for any remotely created checks paid against your account, even if the items are in excess of the amount you authorized. We may refuse to honor these checks paid by any account, even if we have honored similar items previously. You agree that we are under no obligation to verify whether the name and account number shown on the checks are consistent with our records. You further agree that we may either pay the check or refuse to honor it. You agree to provide us on request with a copy of any written agreement you may have with the third party initiating the check and you agree to hold us harmless from any liability that may exist as a result of your use of a remotely created check.

You are an entity generating Remotely Created Checks as payment for your services: If you intend to, now or in the future, process remotely created checks, you warrant and agree to the following:

(a) you will notify us prior to processing remotely created checks; and
(b) for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; and (3) if a check is returned, you owe us the amount of the check, regardless of when the check is returned. We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

(c) We reserve the right to disallow remotely created check activity on your account.

We reserve the right to limit the amount of funds that may be withdrawn from your account in cash for various reasons including, without limitation, the amount of currency that is available at a particular store location.

Nonconforming requests - Even if we honor a nonconforming request, we are not required to do so later. We may treat continued abuse of
the stated limitations (if any) as your act of closing the account, or we may at our option reclassify your account as a transaction account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

Multiple signatures, electronic check conversion, and similar transactions - An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the check to examine the signatures on the item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

The automated processing of the large volume of checks we receive prevents us from inspecting or reviewing signatures on any checks. You acknowledge that our processing policy does not permit any account to have dual or other multiple signature requirements, you waive any requirement that we not process items without more than one signature, and you agree that we do not fail to exercise reasonable care in paying an item even though we do not perform a sight examination of that item.

Notice of withdrawal - We reserve the right to require not less than 7 days’ notice in writing before each withdrawal from a savings account as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION - These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We reserve the right to refuse some forms of ownership on any or all of our accounts. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

Individual Account - Is an account or certificate owned by one person.

Joint Account - Is an account or certificate owned by the named parties. Upon the death of any of them, ownership passes to the survivor(s).

Joint Account of Husband and Wife with Right of Survivorship - Is an account or certificate owned by the named parties, who are husband and wife, and is presumed to be their community property. Upon the death of either of them, ownership passes to the survivor.

Community Property Account of Husband and Wife - Is an account or certificate which is the community property of the named parties, who are husband and wife. The ownership during lifetime and after the death of a spouse is determined by the law applicable to community property generally and may be affected by a will.

Joint Account - No Survivorship (As Tenants In Common) - Is an account or certificate owned by the named parties as Tenants in Common ("Tenants"). Upon the death of any party, the ownership interest of that party passes to the named pay-on-death payee(s) of that party or, if none, to the estate of that party. The Tenants are solely responsible for determination of their ownership of funds in the account. We may perform withdrawals and any other transactions at the request of any Tenant without regard to ownership of the funds. Each Tenant agrees that we will not be liable for any losses due to a Tenant’s failure to notify us of changes in the relationship among the Tenants. You, as Tenants, agree jointly and severally to indemnify and hold us harmless for and from any claim or liability as a result of the unauthorized acts of any Tenant or any signer on the account upon which we rely. Each Tenant is jointly and severally liable for all obligations under these terms and conditions. This means that each Tenant is fully obligated under the terms and conditions including liability for overdrafts, debit balances, and charges, irrespective of which Tenant created the overdraft, deposited or cashed the item, or benefited from the transaction. If any Tenant is indebted to us we may enforce our rights against any and all funds in the account, regardless of the source of the funds deposited in the account.

Joint Account - With Survivorship (And Not As Tenants In Common or Community Property) - Is an account or certificate owned by two or more persons. Each of you intends that when you die the balance in the account (subject to any previous pledge to which we have agreed) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as Tenants in Common. If the account is issued to a husband and wife, they intend that any community property in the account be transmuted (changed) into separate property and that all the property in the account, including earnings, be held jointly with the right of survivorship.

Community Property Account - No Survivorship - Is an account or certificate owned by a husband and wife who intend that all of the property in the account, including earnings, be held as community property without right of survivorship.

P.O.D. Account with Single Party - Is an account or certificate owned by the named party. Upon the death of that party, ownership passes to the named pay-on-death payee(s) in equal shares.

P.O.D. Account with Multiple Parties - Is an account or certificate owned by the named parties. Upon the death of any of them, ownership passes to the survivor(s). Upon the death of all of them, ownership passes to the named pay-on-death payee(s) in equal shares.

Totten Trust Account - (subject to this form) - If two or more of you create an account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, such beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either of these account types reserves the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

Trust Account Subject to Separate Agreement - We will abide by the terms of any separate agreement which clearly pertains to the account and which you file with us. Any additional consistent terms stated on this form will also apply.

Revocable Trust or Pay-On-Death Account - If two or more of you create this type of account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either of these account types may: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

UTMA ACCOUNTS - Under the Uniform Transfers to Minors Act, the funds in the account are owned by the child. The account may be accessed only by the custodian (or successor custodian), and the funds must be used for the benefit of the child. We, however, have no duty or agreement whatsoever to monitor or insure that the acts
of the custodian (or successor custodian) are for the child’s benefit. For this type of account, the child’s SSN/TIN is used for the Backup Withholding Certification.

AGENT (Single Accounts only) - A single individual is the owner. The agent is merely designated to conduct transactions on the owner’s behalf. We undertake no obligation to monitor transactions to determine that they are on the owner’s behalf.

AUTHORIZED SIGNER (Individual Accounts only) - A single individual is the owner. An authorized signer is merely designated to conduct transactions on the owner’s behalf. The owner does not give up any rights to act on the account, and the authorized signer may not in any manner affect the rights of the owner or beneficiaries, if any. The owner is responsible for any transactions of the authorized signer. We undertake no obligation to monitor transactions to determine that they are on the owner’s behalf.

The owner may terminate the authorization at any time, and the authorization is automatically terminated by the death of the owner. However, we may continue to honor the transactions of the authorized signer until: (1) we have received written notice or have actual knowledge of the termination of authority, and (2) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept an authorized signer.

ACH AND WIRE TRANSFERS - This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer for which Fedwire is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

Account Balance - Information provided to you regarding your current or available balance may not include outstanding checks, pending transactions, or scheduled electronic items that have not yet posted to your account.

ADDRESS OR NAME CHANGES - You are responsible for notifying us of any change in your address or your name. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you by use of the most recent address we have on file.

BACKUP WITHHOLDING/TIN CERTIFICATION - Federal tax law requires us to report interest payments we make to you on $10 or more in a year, and to include your taxpayer identification number (TIN) on the report. Interest includes dividends, interest and bonus payments for purposes of this rule. Therefore, we require you to provide us with your TIN and to certify that it is correct. The TIN is either a social security number (SSN) or an employer identification number (EIN). For most organization or business accounts other than sole proprietorships, the appropriate TIN is the EIN of the organization or business entity. For sole proprietorships, either the SSN or the EIN is appropriate. However, we must supply the IRS with both the individual owner’s name and the business name of the sole proprietorship. The appropriate TINs for various other types of accounts are:

Account type - TIN

Individual - SSN of the individual.

Joint Account - SSN of the owner named first on the account.

Uniform Gift/Transfer to Minor - SSN of the minor.

Informal (Revocable) Trust - SSN of the owner.

In some circumstances, federal law requires us to withhold and pay to the IRS a percentage of the interest that is earned on funds in your accounts. This is known as backup withholding. We will not have to withhold interest payments when you open your account if you certify your TIN and certify that you are not subject to backup withholding due to underreporting of interest. We may subsequently be required to begin backup withholding if the IRS informs us that you supplied an incorrect TIN or that you underreported your interest income. If you do not have a TIN, we may defer backup withholding if you certify that you do not have a TIN but have applied for one. However, we must begin backup withholding if you do not supply us with a certified TIN within 60 days. If you do not have a TIN because you are a foreign person (either an individual who is a nonresident alien or a foreign organization) you must certify your foreign status. If you are an exempt payee (receiver of interest payments), you do not need to certify your TIN, but you will have to certify your exempt status and supply us with your TIN. The most common exempt payees are corporations, organizations exempt from tax under Section 501(a), and an individual retirement plan or a custodial account under Section 403(b)(7). If you do not supply us with the appropriate TIN, we may refuse to open your account.

BUSINESS, ORGANIZATION AND ASSOCIATION ACCOUNTS - Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the entity.

CASH TRANSACTION REPORTING - To help law enforcement agencies detect illegal activities, the law requires all financial institutions to gather and report information on some types of cash transactions. If the information we need to complete the report is not provided, we are required to refuse to handle the transaction. If you have any questions regarding these rules, please contact the U.S. Treasury Financial Crimes Enforcement Network (FinCEN) at 800-949-2732 or www.fincen.gov.

CHECK PROCESSING - We may process items mechanically by relying on the information encoded along the bottom of the items. This means that we may not individually examine all of your items to determine if the item is properly completed, signed and endorsed. You agree that we have not failed to exercise ordinary care solely because we use an automated system to process items and do not inspect all items processed in such a manner. We reserve the right not to inspect each item because using an automated process helps us keep costs down for you and all account holders. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the time we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.
CHECK CASHING - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash such a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

CLAIM OF LOSS - If you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys’ fees incurred by you.

You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

UNCLAIMED PROPERTY - The law establishes procedures under which unclaimed property must be surrendered to the state. (We may have our own rules regarding dormant accounts. We may charge a fee for dormant accounts as disclosed on the Other Account Services fee schedule.) The funds in your account are considered unclaimed if you have not had any activity or communication with us regarding your account within the time period specified by state law, generally a period of years. Ask us if you want further information about the period or type of activity that will prevent your account from being considered unclaimed or dormant. If your funds are surrendered to the state, you may be able to reclaim them, but your claim must be presented to the state. Once your funds are surrendered, we no longer have any liability or responsibility with respect to the funds.

DIRECT DEPOSITS - If, in connection with a direct deposit plan, we deposit any amount in an account which should have been returned to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

DISPUTES - We may refuse to pay money out of your account or otherwise place a hold on funds which are subject to a dispute (including, but not limited to, a dispute over who is an authorized signer or owner) until the dispute about the account is resolved. In addition, if we have actual knowledge of a dispute or adverse claim to funds in your account, we may, at our discretion: (1) require as a condition to disbursement of any funds in the account, that you indemnify us for any liability or loss for paying such sums to you; or (2) interplead the disputed funds into any court of competent jurisdiction asking the court to decide who should have the funds. You agree to reimburse us for our expenses, including attorneys’ fees and costs, incurred in enforcing our rights under this Agreement. We may also freeze your account if we receive conflicting instructions from owners or signers, pending resolution of the conflict by joint written instructions from the conflicting parties or by final court determination.

FACSIMILE SIGNATURES - Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

FDIC INSURANCE - Funds in your account(s) with us are insured by the Federal Deposit Insurance Corporation (FDIC) and backed by the full faith and credit of the United States. The amount of insurance coverage you have depends on the number of accounts you have with us that are of different “ownership.” An individual account is one unique form of “ownership”; a joint account, a pay-on-death account, and a self directed qualified retirement account (e.g., an IRA) are examples of some of the others. Deposit insurance for a person’s self directed qualified retirement account is up to $250,000. (An IRA is a self directed qualified retirement account as is any account where the owner decides where and how to invest the balance). Deposit insurance for the other ownerships is at least $250,000 per interest of the owner. If you want a more detailed explanation or additional information, you may ask us or contact the FDIC. You can also visit the FDIC website at www.fdic.gov and click on the Deposit Insurance link. The link includes detailed contact information as well as a deposit insurance estimator.

LEGAL ACTIONS AFFECTING YOUR ACCOUNT - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed “legal action” in this section), we will comply with that legal action. Or, at our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action or pending the outcome of any other legal dispute affecting your account. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys’ fees and our internal expenses) may be charged against your account. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions. You agree to hold us harmless from any claim arising as a result of our processing a levy, garnishment, or other legal action.

SETOFF - We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt you owe us now or in the future, by any of you having the right of withdrawal, to the extent of such persons’ or legal entity’s right to withdraw. The amount of the setoff may be further limited by applicable law. If the debt arises from a note, “any due and payable debt” includes the total amount of which we are entitled to demand and a self directed qualified retirement account (e.g., an IRA) are

This right of setoff does not apply to this account if prohibited by law. For example, the right of setoff does not apply to this account if: (1) it is an Individual Retirement Account or similar tax-deferred account, or (2) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (3) the debtor’s right of withdrawal only arises in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against
the order that they are received. The order in which items are paid is according to the dollar amount. We pay the smallest checks and checks or orders drawn on your account, our policy is to pay them on your account in any order (for purposes of this section "items" which will result in an overdraft to your account.

overdraft protection account, we either return the item unpaid or pay it if you've asked us to link this account to your checking for the purpose.

If you have sufficient balance in a savings account or line of credit, and direct deposits of social security or other government benefits, to initiate individual transfers of funds between subaccounts from time to time at no cost to you. This process will not affect your available balance, FDIC insurance coverage, your monthly statement, or the interest you may earn, if your checking account is an interest-bearing account.

Overdrafts - You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. You agree that we may charge fees for overdrafts and use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees. See the Overdraft Disclosure for Personal Accounts, the Overdraft Disclosure for Business Accounts and the Other Account Services fee schedule for details.

If you have sufficient balance in a savings account or line of credit, and you've asked us to link this account to your checking for the purpose of overdraft protection, we will transfer the funds to cover the item. If you do not have overdraft protection or enough coverage in your overdraft protection account, we either return the item unpaid or pay it which will result in an overdraft to your account.

payment order of items - The law permits us to pay items drawn on your account in any order (for purposes of this section "items" means checks, orders and electronic transactions). To assist you in handling your account with us, we are providing you with the following information regarding how we process those items. When processing checks or orders drawn on your account, our policy is to pay them according to the dollar amount. We pay the smallest checks and orders first. For electronic transactions, our policy is to pay them in the order that they are received. The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. There is no policy that is favorable in every instance. If the smallest items are paid first, you may have fewer NSF or overdraft fees, but the largest, and perhaps more important items (such as rent or mortgage payments) might not be paid. However, if the largest items are paid first, your most important items might be paid but it may increase the overdraft or NSF fees if funds are not available to pay all of these items.

If an item is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item (NSF). The amounts of the overdraft and NSF fees are disclosed elsewhere. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and incurring the resulting fees.

PLEDGES - Unless we agree otherwise in writing, each owner of this account may pledge all or any part of the funds in it for any purpose to which we agree. Any pledge of this account must first be satisfied before the rights of any surviving account owner or account beneficiary become effective.

POWER OF ATTORNEY - You may wish to appoint an agent to conduct transactions on your behalf. (We, however, have no duty or agreement whatsoever to monitor or insure that the acts of the agent are for your benefit.) This may be done by allowing your agent to sign in that capacity on the signature card or by separate form, such as a power of attorney. A power of attorney continues until your death or the death of the person given the power. If the power of attorney is not “durable,” it is revoked when you become incompetent. We may continue to honor the transactions of the agent until: (a) we have received written notice or have actual knowledge of the termination of the authority or the death of an owner, and (b) we have had a reasonable opportunity to act on that notice or knowledge. You agree not to hold us responsible for any loss or damage you may incur as a result of our following instructions given by an agent acting under a valid power of attorney.

RESTRICTIVE LEGENDS - The automated processing of the large volume of checks we receive prevents us from inspecting or looking for special instructions or “restrictive legends” on every check. Examples of restrictive legends placed on checks are “must be presented within 90 days” or “not valid for more than $1,000.00.” For this reason, we are not required to honor any restrictive legend placed on checks you write unless we have agreed in writing to the restriction. We are not responsible for any losses, claims, damages, or expenses that result from your placement of these or other special instructions on your checks.

returned items - If a check or other item you deposit or cash is returned to us for any reason, at any time, we may debit your account for the amount of the item. We may also debit your account for any interest you may have provisionally earned on the item. We also charge you a fee for each returned item. We may debit your account for a returned item at any time on or after the day it is returned to us by electronic or other means, or the day we receive notice that the item is being returned to us - whichever is earlier. Furthermore, if an item deposited in your account has been paid by the financial institution on which it is drawn and that institution later returns the item to us claiming that it was altered, forged or unauthorized or should not have been paid for any other reason, we may debit your account for the amount of the item. If you have insufficient funds to cover a returned item, we may overdraft your account. You agree to repay us immediately.

SECURITY - It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card, Online Banking Login ID and Password) we provide you for your account(s). Do not
discuss, compare, or share information about your account number(s) with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized.

Your account number can also be used to electronically remove money from your account. If you provide your account number in response to a telephone solicitation for the purpose of making a transfer (to purchase a service or merchandise, for example), payment can be made from your account even though you did not contact us directly and order the payment.

You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

SECURITY INTEREST IN ACCOUNTS. You hereby assign, pledge and grant to us and to our Affiliates a security interest in all of your right, title and interest in and to any account(s) (as that term is defined in the Uniform Commercial Code) established in your name with us or our Affiliates (including without limitation accounts held jointly with others), and all sums now or hereafter deposited in said account(s), and all interest earned thereon (all such sums, “Account Funds”), including, without limitation, all rights to withdraw Account Funds as security for the performance and satisfaction of each of your obligations owing to us whether under this Agreement or under other agreements that you may have with us or our Affiliates. We or our Affiliates shall have the right to exercise remedies and withdraw all or any part of the Account Funds from the account(s) following a default under this Agreement or any agreement with or obligation owing to us or our Affiliates. You hereby authorize us or our Affiliates to withdraw Account Funds from your account(s) without prior notice to you at any time that a default has occurred. You hereby agree to indemnify, defend and hold us and our Affiliates harmless from and against any and all claims, demands, actions, causes of action, losses, damages, costs and expenses (including attorneys’ fees) sustained or incurred by us or our Affiliates resulting from our or our Affiliate’s withdrawal or attempted withdrawal of Account Funds from the account(s).

STOP-PAYMENTS - You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cut off time.

To be effective, your stop-payment order must precisely identify the item number, date and amount of the item, and the payee.

You may stop-payment on any item drawn on your account whether you sign the item or not. If you have an equal or greater right to withdraw from this account than the person who signed the item. A release of the stop-payment request may be made by any signer on the account. We are not obligated to notify you when a stop-payment order expires.

If you stop-payment on an item and we incur any damages or expenses because of the stop-payment, you agree to indemnify us for those damages or expenses, including attorneys’ fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop-payment are provided by law (e.g., we paid the item in cash or we certified the item).

To place a stop-payment on an item, visit your local Umpqua Bank store or contact us at: 866-486-7782.

TRANSFER LIMITATIONS - For savings and money market accounts you may make up to six transfers or withdrawals by means of a preauthorized, automatic, or telephonic transfer to another account of yours or to a third party or by check, debit card, or similar order to a third party during any calendar month (or statement cycle of at least four weeks). A preauthorized transfer includes any arrangement with us to pay a third party from your account at (i) a predetermined time; (ii) on a fixed schedule or (iii) upon oral or written orders including orders received through the automated clearing house (ACH). If the transfer or withdrawal is initiated in person, by mail, or at an ATM then there is no limit on the number of payments that may be made directly to you, directly to us for amounts you owe us, or transfers to other accounts you have with us. Withdrawals by phone are also unlimited if you are requesting that a check be mailed to you.

TWO SIGNATURES - We do not offer accounts on which two signatures are required for a check or other withdrawal. You agree that if any account purports to require two or more signers on items drawn on the account, such provision is solely for your internal control purposes and is not binding on us. If more than one person is authorized to write checks or draw items on your account, you agree that we can honor such items signed by any authorized signer, even if there are two or more lines on the items for signatures and two signatures are required.

UNLAWFUL INTERNET GAMBLING NOTICE - Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

WAIVER OF THESE RULES - We may elect to waive any of our fees or rules as allowed by state or federal law. If we elect to waive a fee or rule, or do not otherwise charge a fee or enforce a rule, such waiver of a fee or rule will apply only on that occasion. Umpqua does not waive the right to charge the fee or enforce the rule at a subsequent time.

electronic fund transfers
your rights and responsibilities

This Electronic Fund Transfer disclosure does not apply to any accounts other than consumer accounts, as defined by Regulation E. Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Electronic Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party’s account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to
make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and bank information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your bank and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers.

Examples of these transfers include, but are not limited to:

- Preauthorized credits. You may make arrangements for certain direct deposits to be accepted into your checking, savings or money market account(s).

- Preauthorized payments. You may make arrangements to pay certain recurring bills from your checking, savings or money market account(s).

- Electronic check conversion. You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.

- Electronic returned check charge. You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

Telebanc Telephone Transfers - types of transfers - You may access your account by telephone 24 hours a day, seven days a week, at 866-486-7782 using your personal identification number, a touch tone phone, and your account numbers, to:

- transfer funds between checking and savings

- advance funds from line of credit to checking or savings

- make consumer loan or line of credit payments from checking or savings

- get information about:

  - account balances and recent transactions to checking, savings, money market, HSA, consumer loans and lines of credit, and CDs

Funds transfer via Telebanc must be preauthorized.

ATM Card Transfers - types of transfers - You may access your account(s) by ATM using your ATM card or Debit Card (also referred to as “Debit Card”) Platinum Debit Card or Private Banking Debit Card and personal identification number, to:

- make deposits to checking and savings account(s) with an ATM card or debit card

- get cash withdrawals from checking and savings account(s) with an ATM card or debit card

- transfer funds between checking and savings account(s) with an ATM card or debit card

- get information about:

  - the account balance of your checking and savings accounts with an ATM card or debit card

Some of these services may not be available at all terminals. A personal identification number (PIN) is required to access your account(s) using an ATM.

Types of ATM Card Point-of-Sale Transactions - You may access your checking account(s) to purchase goods (in person) and pay for services (in person).

Types of Debit Card (also referred to as “Debit Card”) or Platinum Debit Card or Private Banking Debit Card Point-of-Sale Transactions - You may access your checking account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

Health Savings Account (HSA) - Debit Card

An HSA Debit Card is issued to you when you open a Health Savings Account. The HSA Debit Card is exclusively for the purpose of paying for your or your family’s qualified medical expenses. Accordingly, you are not able to use your HSA Debit Card to access your account at Automated Teller Machines (ATMs).

Transaction Dollar Limits - Using your card, the following daily limits apply:

<table>
<thead>
<tr>
<th>Card Type</th>
<th>ATM Withdrawals</th>
<th>Point-of-Sale Transactions</th>
</tr>
</thead>
<tbody>
<tr>
<td>ATM Card</td>
<td>$300</td>
<td>$300</td>
</tr>
<tr>
<td>Health Savings Account (HSA)</td>
<td>NA*</td>
<td>$2,000*</td>
</tr>
<tr>
<td>Debit Card</td>
<td>$500</td>
<td>$3,000</td>
</tr>
<tr>
<td>Business Debit Card</td>
<td>$500</td>
<td>$5,000</td>
</tr>
<tr>
<td>Platinum Debit Card</td>
<td>$500</td>
<td>$5,000</td>
</tr>
<tr>
<td>Private Banking Debit Card</td>
<td>$500</td>
<td>$5,000</td>
</tr>
</tbody>
</table>

*Health Savings Account (HSA) cards may not be used to withdraw cash at an ATM or for “cash back” on purchases

The withdrawal limits described above represent the total amount you can withdraw with your card on any one calendar day. You can make up to 20 transactions per day using your ATM or Debit Card. The 20 transactions can consist of 20 ATM withdrawals, 20 VISA Debit Card transactions, 20 POS transactions, or a combination of the three. To maintain the security of the system, the cash withdrawal limit is reduced in some circumstances. You do have the right to limit the daily amount. Contact us if you wish to do so.

Point-of-Sale Purchases and Limits: Your Card permits you to pay for purchases through automatic debits to your account (or savings if your Card is tied only to your savings accounts) account using your Card at all participating merchant locations. If your checking or savings accounts are tied to the same Card, your checking account will be debited.

When you use the Card at merchant locations, the purchase price is electronically withdrawn from your account and transferred to the merchant’s account. When you make a return or correction, amounts are electronically transferred from the merchant’s account to your account. Depending on the point-of-sale terminal capabilities, point-of-sale transactions may include cash back. A debit card authorization hold may cause an overdraft if sufficient funds are not available in the account.

If you use your Card at an automated fuel dispenser (“pay at the pump”), the merchant may preauthorize the transaction amount up to $75 or more. If your Card is declined, even though you have sufficient funds available, pay for your purchase inside with the cashier. If you use your Card at a restaurant, a hotel, for a car rental purchase, or for similar purchases, the merchant may preauthorize the transaction amount for the purchase amount plus up to 20% or more to ensure there are sufficient funds available to cover tips or incidental expenses incurred. Any preauthorization amount will place a “hold” on your available funds until the merchant sends us the final payment amount.
of your purchase. Once the final payment amount is received, the preauthorization amount on hold will be removed. It may take up to seven (7) days for the hold to be removed. During the hold period, you will not have access to the preauthorized amount.

Currency Conversion and International Transactions. When you use your Visa®-branded debit card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

Visa USA charges us a .8% International Service Assessment on all international transactions, regardless of whether there is a currency conversion. If there is a currency conversion, the International Service Assessment is 1% of the transaction. The fee we charge you for international transactions/currency conversions is disclosed on our separate Other Account Services fee schedule. An international transaction is a transaction where the country of the merchant is outside the USA.

Advisory Against Illegal Use. You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

Online Banking Computer Transfers - types of transfers - You may access your account(s) by computer 24 hours a day by visiting our website at www.umpquabank.com to register for Online Banking access, and then using your appropriate Login ID(s) and Password(s), to perform the activities listed below. Specific activities may require the use of a specific Online Banking product and additional authorization.

- Transfer funds between internal and external checking, money market and/or savings accounts
- Advance funds from line of credit to checking or savings
- Make payments from checking, money market, or savings to loan accounts with us
- Make payments with Billpay service from checking to third party payees
- Place “Stop-Payment” requests
- Reorder checks
- Review online account statements
- Get information about:
  - account balance(s)
  - recent transaction history
  - images of processed check items

Note that online access will be granted based upon the requester providing acceptable information to confirm their identity as an owner or authorized signer of the account(s). The information requested may vary.

FEES

Please refer to our separate Other Account Services fee schedule for any fees that may apply to electronic fund transfers, including international ATM or Debit card transactions.

ATM Operator/Network Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

DOCUMENTATION

- Terminal transfers. You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is $15 or less.
- Preauthorized credits. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 866-486-7782 to find out whether or not the deposit has been made.
- Periodic statements.

You will get a monthly account statement from us for your checking accounts.

You will get a monthly account statement from us for your savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

PREAUTHORIZED PAYMENTS

Right to stop-payment and procedure for doing so. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this brochure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

Please refer to our separate Other Account Services fee schedule for the amount we will charge you for each stop-payment order you give.

Notice of varying amounts. If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

Liability for failure to stop-payment of preauthorized transfer. If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION’S LIABILITY

Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

1. If, through no fault of ours, you do not have enough money in your account to make the transfer.
2. If you have an overdraft line and the transfer would go over the credit limit.
3. If the automated teller machine where you are making the transfer does not have enough cash.
4. If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
5. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
6. There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY
We will disclose information to third parties about your account or the transfers you make:
1. where it is necessary for completing transfers; or
2. in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
3. in order to comply with government agency or court orders; or
4. as explained in the separate Privacy Policy.

UNAUTHORIZED TRANSFERS
(a) Consumer liability.
Generally, Tell us AT ONCE if you believe your card and/or PIN has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or PIN, you can lose no more than $50 if someone used your card and/or PIN without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or PIN, and we can prove we could have stopped someone from using your card and/or PIN without your permission if you had told us, you could lose as much as $500.

Also, if your statement shows transfers that you did not make, including those made by card, PIN or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

Additional Limit on Liability for Debit Card, Platinum Debit Card, or Private Banking Debit Card. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Debit Card, Platinum Debit Card, or Private Banking Debit Card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by Visa®.

(b) Contact in event of unauthorized transfer. If you believe your card and/or PIN has been lost or stolen, you must notify us immediately by calling the customer service number on your statement or by writing to the address or calling the number listed below. If unauthorized activity occurs, you agree to cooperate during the investigation and to complete and sign a Fraudulent Transaction Dispute Form. You should also call the customer service number on your statement or write to the address or call the number listed below if you believe a transfer has been made using the information from your check without your permission.

ERROR RESOLUTION NOTICE
In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation. If you have any questions, please visit your local Umpqua Bank Store, call us at 866-486-7782 or write to us at:
atm card services
P.O. BOX 19243
Spokane, Washington 99219

Business Days: Monday through Friday, excluding federal holidays

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

NOTICE OF ATM/NIGHT DEPOSIT

FACILITY USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.
- Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.

- Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don’t leave them at the ATM or night deposit facility because they may contain important account information.

- Compare your records with the account statements you receive.

- Don’t lend your ATM card to anyone.

- Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.

- Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don’t tell anyone your PIN. Don’t give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don’t write your PIN where it can be discovered. For example, don’t keep a note of your PIN in your wallet or purse.

- Prevent others from seeing you enter your PIN by using your body to shield their view.

- If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.

- When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.

- Don’t accept assistance from anyone you don’t know when using an ATM or night deposit facility.

- If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.

- Don’t display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.

- At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver’s window. Keep the engine running and remain alert to your surroundings.

- We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

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**funds availability policy**

**your ability to withdraw funds**

This policy statement applies to “transaction” accounts. Transaction accounts, in general, are accounts that permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Checking accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might also be covered under this policy.

Our policy is to make funds from your check deposits available to you on the first business day after the day we receive your deposit. Funds from electronic deposits and cash will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and/or we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

**DETERMINING THE AVAILABILITY OF A DEPOSIT**

Monday thru Friday, excluding federal holidays, are considered business days. Deposits made at our stores before 5:00 P.M. PT, (cutoff times may be later on some days or at some locations) on a business day, will be considered deposited on this day. However, deposits made at our stores after 5:00 P.M. PT, or on a non-business day, will be considered deposited on the next business day.

Deposits made at an ATM before 9:00 P.M PT, on a business day, will be considered deposited on this day. However, deposits made at an ATM after 9:00 P.M. PT, or on a non-business day, will be considered deposited on the next business day.

**HOLDS ON OTHER FUNDS**

If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

**LONGER DELAYS MAY APPLY**

Funds you deposit by check may be delayed for a longer period under the following circumstances:

We believe a check you deposit will not be paid.

You deposit checks totaling more than $5,000 on any one day.

You redeposit a check that has been returned unpaid.

You have overdrawn your account repeatedly in the last six months.

There is an emergency, such as failure of computer or communications equipment.
We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic deposits and cash will be available on the day we receive the deposit. The first $5,000 of a day’s total deposits of cashier’s, certified, teller’s, traveler’s, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over $5,000 will be available on the seventh business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first $5,000 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the seventh business day after the day of your deposit.

truth-in-savings disclosure

Consumer Checking and now accounts

Rate Information - Your interest rate and annual percentage yield may change. Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Unless you choose otherwise, interest will be compounded and credited to your account every month.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction limitations:

Federal regulation limits these accounts to six transfers or withdrawals per statement cycle if by preauthorized, automatic, telephone, or computer transfer. There is no limit to withdrawals or transfers made in person, by ATM or for a loan payment. You will be sent a notice and charged according to the current Other Account Services fee schedule when transfer limits are exceeded. If you continue to exceed transaction limits for this type of account after we have contacted you, federal law requires us to convert your account to a checking account.

Additional information - Please refer to our separate Other Account Services fee schedule, rate update, and product brochures for any fees that may apply, any minimum balance requirements, and current rates.

consumer Money Market account

Rate Information - Your interest rate and annual percentage yield may change. Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Unless you choose otherwise, interest will be compounded and credited to your account every month.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction limitations:

Federal regulation limits these accounts to six transfers or withdrawals per statement cycle if by preauthorized, automatic, telephone, or computer transfer. There is no limit to withdrawals or transfers made in person, by ATM or for a loan payment. You will be sent a notice and charged according to the current Other Account Services fee schedule when transfer limits are exceeded. If you continue to exceed transaction limits for this type of account after we have contacted you, federal law requires us to convert your account to a checking account.

Additional information - Please refer to our separate Other Account Services fee schedule, rate update, and product brochures for any fees that may apply, any minimum balance requirements, and current rates.

CERTIFICATES Of Deposit

Certificates are available for various terms at a fixed or variable rate of interest. Rates paid on these accounts vary according to the balance and term of the account.

You will receive a certificate document which sets forth the specific terms and conditions of your account.
The Annual Percentage Yield stated on all term certificates assumes that interest will remain on deposit until maturity. Withdrawal of interest prior to maturity will reduce earnings.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Compounding and crediting frequency - Unless you choose otherwise, interest will be compounded and credited to your account every month.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

CD Renewal - Unless otherwise stated in the specific terms for each CD, your CD is automatically renewable for the original term of your CD and the interest rate for each renewal period will be the rate offered by us for CDs like yours on the maturity date of the immediately preceding term. A CD maturity notice is mailed to you shortly before maturity reminding you that your CD is maturing. If you do not withdraw your funds on the maturity date or within ten days thereafter, your CD will automatically renew. No interest will be earned on a nonrenewable CD after maturity. We may at our option, not renew your CD or we may change the terms and conditions for any renewal period by notifying you prior to the renewal.

Early Withdrawal Penalties - There is a penalty for withdrawing funds prior to the maturity date. For terms up to 31 days, the penalty equals all of the interest earned on the principal amount being withdrawn, but in no event shall it be less than seven days interest. For terms greater than 31 days and up to and including one year (365 days, or 366 days in a leap year), the early withdrawal penalty is equal to $25.00 plus 1% of the principal amount withdrawn. For terms greater than one year, the early withdrawal penalty is equal to $25.00 plus 3% of the principal amount withdrawn. Early withdrawal penalties may require a reduction in the principal amount if the amount of accrued and unpaid interest on deposit is less than the penalty.

COMMON FEATURES

The bank reserves the right to refuse new accounts or further deposits to existing accounts. The bank may also terminate the account at any time by written notice mailed to you at the most recent address on the bank’s records.

Overdraft fee transaction categories - The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.

Customer agrees to write checks and deposit items in an ink type or color (preferably black or blue ballpoint) that will reproduce clearly when imaged or copied, and bears designs or security features that allow checks to be reproduced clearly. Customer failure to deposit or draw items which are deemed usable can result in additional timeframes for availability or finality of payment, and collection charges including consequential damages suffered as a result of this failure.

YOUR ACCOUNT

Please refer to our separate Other Account Services fee schedule, rate update, and product brochures for any fees that may apply, any minimum balance requirements, and current rates.

TC-Consumer 11/2014
What’s new:
- A lot of behind-the-scenes upgrades to help us manage your accounts more efficiently, so we can continue to add features and make current ones even better in the future.

What you need to know:
- Your checks, deposit slips, debit card and PIN are the same. Use them as normal.
- Your direct deposit, automatic payments and transfers will continue as always.
- Your CD term and interest rate will remain the same.
- Personal money market accounts are no longer eligible for Bounce Guard.

There are some changes to your product name and details, which are outlined below. We’ve called out when there’s no change to a fee or service.

### Emerge eChecking

<table>
<thead>
<tr>
<th>Monthly maintenance fee</th>
<th>No charge (previously, online statements were required or account would be moved to Grow Checking)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Requirement to avoid monthly maintenance fee</td>
<td>None</td>
</tr>
</tbody>
</table>

### Grow Checking

<table>
<thead>
<tr>
<th>Monthly maintenance fee – no change</th>
<th>$6</th>
</tr>
</thead>
<tbody>
<tr>
<td>Requirement to avoid monthly maintenance fee</td>
<td>$500 average monthly balance or a $1,500 combined balance in eligible Umpqua accounts linked to your Grow Checking account. Eligible personal accounts include checking, savings, certificates of deposit, money markets and IRAs. The combined balance is calculated by adding the current balance of all eligible accounts three business days before the end of the statement period.</td>
</tr>
<tr>
<td>ATM fee refunds</td>
<td>Receive refunds of up to $6 in ATM fees assessed by other banks, per statement cycle, when obtaining cash from a non-Umpqua Bank ATM.</td>
</tr>
<tr>
<td></td>
<td>No Umpqua transaction charge for using other bank’s ATM.</td>
</tr>
<tr>
<td><strong>Gain Interest Checking</strong></td>
<td></td>
</tr>
<tr>
<td>----------------------------</td>
<td>-----------------</td>
</tr>
<tr>
<td>Monthly maintenance fee – no change</td>
<td>$10</td>
</tr>
<tr>
<td>Requirement to avoid monthly maintenance fee</td>
<td>$1,500 average monthly balance or a $5,000 combined balance in eligible Umpqua personal accounts linked to your Gain Interest Checking account. Eligible personal accounts include checking, savings, certificates of deposit, money markets and IRAs. The combined balance is calculated by adding the current balance of all eligible accounts three business days before the end of the statement period.</td>
</tr>
<tr>
<td>ATM fee refunds</td>
<td>Receive refunds of up to $10 in ATM fees assessed by other banks, per statement cycle, when obtaining cash from a non-Umpqua Bank ATM. No Umpqua transaction charge for using other bank’s ATM.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Thrive Interest Checking</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly maintenance fee – no change</td>
<td>$15</td>
</tr>
<tr>
<td>Requirement to avoid monthly maintenance fee</td>
<td>$2,500 average monthly balance or a $10,000 combined balance in eligible Umpqua personal accounts linked to your Thrive Interest Checking account. Eligible personal accounts include checking, savings, certificate of deposits, money markets and IRAs. The combined balance is calculated by adding the current balance of all eligible accounts three business days before the end of the statement period.</td>
</tr>
<tr>
<td>Premium interest rate and ATM fee refunds</td>
<td>Receive a premium interest rate and ATM fee refunds of up to $15 in ATM fees assessed by other banks, per statement cycle, when obtaining cash from a non-Umpqua Bank ATM when requirements are met. To obtain the premium interest rate on balances below $25,000 and ATM fee refunds you must have completed 1) a minimum of 15 debit card purchase transactions with your Umpqua Bank debit card tied to the account that posts to your account; and 2) be enrolled in and maintain online statements. Both requirements must be met by 3 business days before the end of the statement period.</td>
</tr>
</tbody>
</table>
Prosper Interest Checking

<table>
<thead>
<tr>
<th>Monthly maintenance fee – no change</th>
<th>$20</th>
</tr>
</thead>
<tbody>
<tr>
<td>Requirement to avoid monthly maintenance fee</td>
<td>$10,000 average monthly average balance or a $25,000 combined balance in eligible Umpqua personal accounts linked to your Prosper Interest Checking account. Eligible personal accounts include checking, savings, certificates of deposit, money markets and IRAs. The combined balance is calculated by adding the current balance of all eligible accounts three business days before the end of the statement period.</td>
</tr>
</tbody>
</table>

ATM fee reimbursements

- Receive refunds of up to $20.00 in ATM fees assessed by other banks, per statement cycle, when obtaining cash from a non-Umpqua Bank ATM.
- No Umpqua transaction charge for using other bank’s ATM.

Other perks

- 1 box of Umpqua checks per year

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Venture Checking and Benefit Banking Checking

Venture Checking and Benefit Banking Checking remain the same.

Minor Savings will convert into a Grow Savings account.

<table>
<thead>
<tr>
<th>Monthly maintenance fee – no change</th>
<th>$3</th>
</tr>
</thead>
</table>
| Requirement to avoid monthly maintenance fee | Complete one of the following:
  - Maintain a $200 minimum daily balance
  - Complete a monthly transfer from an Umpqua personal deposit account to your Grow Savings account
  - Primary account owner’s age is either 18 & younger or 55 & older |

Excessive withdrawal fee

- $5 per transaction after 6 transactions (no change to fee or limit)
### Thrive Money Market

<table>
<thead>
<tr>
<th>Monthly maintenance fee – no change</th>
<th>$10</th>
</tr>
</thead>
<tbody>
<tr>
<td>Requirement to avoid monthly maintenance fee – no change</td>
<td>$1,000 minimum daily balance</td>
</tr>
<tr>
<td>Excessive withdrawal fee</td>
<td>$10 per transaction after 6 transactions</td>
</tr>
<tr>
<td>Excessive deposit item fee</td>
<td>$0.25 per item over 50 checks deposited</td>
</tr>
<tr>
<td>Interest rate tiers*</td>
<td></td>
</tr>
<tr>
<td>$.01 - $2,499.99</td>
<td></td>
</tr>
<tr>
<td>$2,500 - $9,999.99</td>
<td></td>
</tr>
<tr>
<td>$10,000 - $24,999.99</td>
<td></td>
</tr>
<tr>
<td>$25,000 - $49,999.99</td>
<td></td>
</tr>
<tr>
<td>$50,000 - $99,999.99</td>
<td></td>
</tr>
<tr>
<td>$100,000 - $249,999.99</td>
<td></td>
</tr>
<tr>
<td>$250,000 and above</td>
<td></td>
</tr>
</tbody>
</table>

*After February 22, 2015, please contact your local store to obtain interest rates.

### Prosper Money Market

<table>
<thead>
<tr>
<th>Monthly maintenance fee – no change</th>
<th>$15</th>
</tr>
</thead>
<tbody>
<tr>
<td>Requirement to avoid monthly maintenance fee</td>
<td>$10,000 minimum daily balance or a $25,000 combined balance in eligible Umpqua personal accounts linked to your Prosper Money Market account. Eligible personal accounts include checking, savings, certificates of deposit, money markets, IRAs and outstanding balances on home equity lines of credit, personal loans and personal lines of credit. Excludes mortgages and credit cards. The combined balance is calculated by adding the current balance of all eligible accounts three business days before the end of the statement period.</td>
</tr>
<tr>
<td>Requirement to receive higher interest*</td>
<td>Earn a higher interest rate when linked to an active Umpqua personal checking account. An active Umpqua personal checking account is defined as having at least one customer initiated transaction every 30 days.</td>
</tr>
<tr>
<td>Excessive withdrawal fee</td>
<td>$10 per transaction after 6 transactions</td>
</tr>
<tr>
<td>Excessive deposit item fee</td>
<td>$0.25 per item over 50 checks deposited</td>
</tr>
<tr>
<td>Interest rate tiers*</td>
<td></td>
</tr>
<tr>
<td>$.01 - $2,499.99</td>
<td></td>
</tr>
<tr>
<td>$2,500 - $4,999.99</td>
<td></td>
</tr>
<tr>
<td>$5,000 - $9,999.99</td>
<td></td>
</tr>
<tr>
<td>$10,000 - $24,999.99</td>
<td></td>
</tr>
<tr>
<td>$25,000 - $49,999.99</td>
<td></td>
</tr>
<tr>
<td>$50,000 - $99,999.99</td>
<td></td>
</tr>
<tr>
<td>$100,000 - $249,999.99</td>
<td></td>
</tr>
<tr>
<td>$250,000 - $499,999.99</td>
<td></td>
</tr>
<tr>
<td>$500,000 - $999,999.99</td>
<td></td>
</tr>
<tr>
<td>$1,000,000 and above</td>
<td></td>
</tr>
</tbody>
</table>

*After February 22, 2015, please contact your local store to obtain interest rates.
IRA Savings

| monthly maintenance fee – no change | $0 |
| Requirement to avoid monthly maintenance fee | None (we are discontinuing the $25 annual fee) |

Health Savings Account

| monthly maintenance fee – no change | $3 |
| Requirement to avoid monthly maintenance fee | $2,500 minimum daily balance |
| Paper statement fee | $3 per month (waived until 12/31/15) |
| Interest rate tiers* | $.01 - $2,499.99  
$2,500 - $9,999.99  
$10,000 - $24,999.99  
$25,000 - $49,999.99  
$50,000 - $99,999.99  
$100,000 and above |

*After February 22, 2015, please contact your local store to obtain interest rates.

Private Wealth Checking will become Private Bank Checking.

| monthly maintenance fee – no change | $0 |
| Interest rate tiers* | $.01 - $24,999.99  
$25,000 - $99,999.99  
$100,000 - $249,999.99  
$250,000 - $499,999.99  
$500,000 and above |

*After February 22, 2015, please contact your local store to obtain interest rates.
### Private Bank Money Market

<table>
<thead>
<tr>
<th>Monthly maintenance fee – no change</th>
<th>$18</th>
</tr>
</thead>
<tbody>
<tr>
<td>Requirement to avoid monthly maintenance fee</td>
<td>$10,000 minimum daily balance or a $25,000 combined balance in eligible Umpqua personal accounts linked to your Private Bank Money Market. Eligible personal accounts include checking, savings, certificates of deposit, money markets, IRAs and outstanding balances on home equity lines of credit, personal loans and personal lines of credit. Excludes mortgages and credit cards. The combined balance is calculated by adding the current balance of all eligible accounts three business days before the end of the statement period.</td>
</tr>
<tr>
<td>Excessive withdrawal fee</td>
<td>$10 per transaction after 6 transactions</td>
</tr>
<tr>
<td>New perk to customers</td>
<td>Receive refunds of all ATM fees assessed by other banks, per statement cycle, when obtaining cash from a non-Umpqua Bank ATM. No Umpqua transaction charge for using other bank’s ATM.</td>
</tr>
<tr>
<td>Interest rate tiers*</td>
<td>$.01 - $24,999.99</td>
</tr>
<tr>
<td></td>
<td>$25,000 - $49,999.99</td>
</tr>
<tr>
<td></td>
<td>$50,000 - $99,999.99</td>
</tr>
<tr>
<td></td>
<td>$100,000 - $249,999.99</td>
</tr>
<tr>
<td></td>
<td>$250,000 - $499,999.99</td>
</tr>
<tr>
<td></td>
<td>$500,000 and above</td>
</tr>
</tbody>
</table>

*After February 22, 2015, please contact your local store to obtain interest rates.

**overdraft services**

- We offer standard overdraft services with your account.
- We also offer optional overdraft transfer services such as a link to a savings account or line of credit.
- Personal money market accounts are no longer eligible for Bounce Guard. To learn more please see the overdraft disclosure on pages 35-37 or contact us about these services.
other account services

general services and pricing

<table>
<thead>
<tr>
<th>Service</th>
<th>Description</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Research</td>
<td>Includes account balancing and multiple copy requests. 1-hour minimum.</td>
<td>$40 per hour</td>
</tr>
<tr>
<td>Cashier’s Check</td>
<td>Check issued by Umpqua Bank.</td>
<td>$10 each</td>
</tr>
<tr>
<td>Check Cashing Services</td>
<td>Non-Customer, Umpqua Bank check.</td>
<td>$6 each</td>
</tr>
<tr>
<td></td>
<td>Non-Customer, non-Umpqua Bank check.</td>
<td>$30 each</td>
</tr>
<tr>
<td>Check Collection</td>
<td>Service provided when we directly collect funds from another bank for a check made payable to you; or, for any check made payable to you that is drawn on an international bank.</td>
<td>$30 domestic, $75 foreign</td>
</tr>
<tr>
<td>Checking Supplies</td>
<td>Checks, deposit slips or other banking supplies ordered for your account.</td>
<td>Ask us for pricing</td>
</tr>
<tr>
<td>Coupon Redemption</td>
<td>Service provided when you request that we collect payment for a bond issued by a corporation, federal, state or local government agency.</td>
<td>$30 each</td>
</tr>
<tr>
<td>Returned Unpaid Coupon</td>
<td>Attempt to collect a bond issued by a corporation, federal, state or local government agency results in a return item.</td>
<td>$20 each</td>
</tr>
<tr>
<td>Dormant Account</td>
<td>When your account has had no activity (deposits or withdrawals) for 24 consecutive months as allowed by state law.</td>
<td>$5 per month</td>
</tr>
<tr>
<td>Foreign Currency Exchange</td>
<td>When you want U.S. currency exchanged for foreign currency or foreign currency exchanged for U.S. currency.</td>
<td>Ask us for pricing</td>
</tr>
<tr>
<td>Foreign Draft</td>
<td>A check drawn on a foreign bank and issued in the local (foreign) currency.</td>
<td>$50 each</td>
</tr>
<tr>
<td>Legal Processing</td>
<td>Processing of any garnishment, tax levy, or other court administrative order, whether or not the funds are actually paid as allowed by state law.</td>
<td>$125 per request</td>
</tr>
<tr>
<td>Store Deposit Supplies</td>
<td>Security bags and other banking supplies.</td>
<td>Ask us for pricing</td>
</tr>
<tr>
<td>Returned Deposit Item</td>
<td>An item you deposit, or check cashed that is returned unpaid from another bank.</td>
<td>$10 domestic, $25 foreign</td>
</tr>
<tr>
<td>Safe Deposit Box</td>
<td>Boxes of various sizes can be rented at select stores.</td>
<td>Ask us for pricing</td>
</tr>
<tr>
<td>Statement Copy</td>
<td>Additional copies of a statement, mailed, faxed or picked up at a store. Online statements are available at no cost.</td>
<td>$3 each</td>
</tr>
<tr>
<td>Stop Payment</td>
<td>Single item or series of checks, direct debits or bilppayments (12 month duration).</td>
<td>$35 each</td>
</tr>
<tr>
<td>Verification of Deposit</td>
<td>A request to verify deposit account at Umpqua.</td>
<td>$25 each</td>
</tr>
</tbody>
</table>
### ATM services

<table>
<thead>
<tr>
<th>Service</th>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-Umpqua Bank ATM Transactions</td>
<td>A deposit, withdrawal or balance inquiry at an ATM location that is not owned by Umpqua Bank.</td>
<td>$2.50 per transaction</td>
</tr>
<tr>
<td>International ATM Transactions</td>
<td>A deposit or withdrawal at an ATM location outside of the US.</td>
<td>2% of transaction amount</td>
</tr>
<tr>
<td>ATM Mini Statement</td>
<td>A statement printed at an ATM.</td>
<td>$1 per statement</td>
</tr>
</tbody>
</table>

### Overdraft services

NOTE: Insufficient funds may be created by check, ATM withdrawal, in-person withdrawal, transfer or other electronic means. Overdraft paid item fees will not occur on ATM and everyday debit card transactions unless you authorize us to pay overdrafts on these transactions.

<table>
<thead>
<tr>
<th>Service</th>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overdraft Paid Item</td>
<td>An item that has been paid against insufficient funds in your account. We will not charge for an Overdraft Paid Item if your ending account balance is overdrawn by $5.00 or less.</td>
<td>$35 per item</td>
</tr>
<tr>
<td>Non-sufficient Funds (NSF) Returned Item</td>
<td>An item that has been returned due to insufficient funds in your account.</td>
<td>$35 per item</td>
</tr>
<tr>
<td>Daily Maximum Overdrafts / NSF</td>
<td>If multiple items are presented in one business day, we will limit the number of those fees to no more than 5, or $175.</td>
<td>5 ($175)</td>
</tr>
<tr>
<td>Overdraft Transfer</td>
<td>When your account is linked to a savings, money market, personal line of credit or other checking accounts, we will transfer available funds in $100 increments.</td>
<td>$10 per transfer</td>
</tr>
</tbody>
</table>

### Wire transfer services

<table>
<thead>
<tr>
<th>Service</th>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Incoming (Domestic or International)</td>
<td>A transfer of funds into your account from anywhere in the U.S. or abroad.</td>
<td>$15 each</td>
</tr>
<tr>
<td>Outgoing Domestic</td>
<td>A transfer of funds out of your account to anywhere in the U.S.</td>
<td>$25 each</td>
</tr>
<tr>
<td>Outgoing International</td>
<td>A transfer of funds out of your account to anywhere outside of the U.S.</td>
<td>$50 each</td>
</tr>
<tr>
<td>Trace or Amendment</td>
<td>A request to trace or amend an already processed wire transfer request.</td>
<td>$30 per request</td>
</tr>
</tbody>
</table>

### Store services for business accounts

<table>
<thead>
<tr>
<th>Service</th>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rolled Coin Deposit / Purchase</td>
<td>Individual rolls of coin purchased or deposited at any Umpqua Bank location.</td>
<td>$0.10 per roll</td>
</tr>
<tr>
<td>Coin Bag Deposit</td>
<td>Mixed or partial bag of coin deposited at any Umpqua Bank location.</td>
<td>$7.50 per bag</td>
</tr>
<tr>
<td>Returned Deposit Item - Special Instructions</td>
<td>Special instructions you provide regarding the handling of returned deposit items.</td>
<td>$20 per set up</td>
</tr>
</tbody>
</table>
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.
2. We also offer **optional overdraft services**, such as a link to a savings account or line-of-credit, which may be less expensive than our standard overdraft services. To learn more, ask us about these 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
- Automatic bill payments

Bounce Guard **does not** authorize and pay overdrafts for the following types of transactions unless you ask us to (see below about the Bounce Guard Debit Card Coverage):

- ATM transactions
- 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. For example, we may not pay overdrafts if your checking account is not in good standing or you have too many overdrafts.

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 Umpqua pays my overdraft?**

Under our standard overdraft services:

- We will charge you a fee of $35 each time we pay or return a transaction that overdraws your checking account. If multiple transactions are paid or returned in one day, we will limit the accumulation of those fees to $175 per day.
- The $35 fee will not be charged if your checking account available balance at the end of the day, after all items have posted, is overdrawn $5 or less.

Please refer to the Umpqua Other Account Services Disclosure and Product Disclosures for 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, call 1-866-4UMPQUA (1-866-486-7782) or stop by your Umpqua neighborhood store. Ask about our Bounce Guard Debit Card Coverage.
What you need to know about overdrafts and overdraft fees

Overdrafts could occur on your checking account in several ways.

When processing transactions throughout each business day, we use your account’s available balance when considering whether to pay or return items. The available balance is the money in your account that is available to make purchases or withdrawals. The available balance is calculated using the previous day’s ending balance, or ledger balance, and applying transactions Umpqua Bank is aware of, but may not yet have been fully processed for payment from your account, which includes the following:

- Pending withdrawals, such as debit card transactions that we have authorized but not yet paid
- Legal holds, such as garnishment, tax levies or other court administrative orders
- Regulation CC holds (Refer to the Funds Availability section of your Personal Rules & Regulations Disclosures for more information on Regulation CC holds)
- Any other pending debit/credit transactions

Here’s an example of how your ledger balance is used to calculate your available balance:

Ledger Balance .................................................................$9,000.00
Minus pending withdrawals (debit card transactions) ........... -$25.00
Minus Regulation CC holds, legal holds or tax levies .......... -5,000.00
Available Balance .................................................................$3,975.00

An account is considered overdrawn when the available balance is negative at the end of the business day, taking into consideration all known transactions described above. A negative available balance could occur on your checking account in several ways, including:

- Payment of checks, online bill payments, debit card purchases, electronic debits, ATM withdrawals or other withdrawal requests made by you;
- Deposited items that are returned unpaid;
- Service charges or other fees posted to your account;
- Pending withdrawals, such as debit card transactions that we have authorized but not yet paid
- Legal holds such as garnishments, tax levies or other court administrative orders
- Regulation CC holds

In some cases, we may authorize an electronic transaction, which would reduce your available balance but would not result in an overdraft at the time of authorization; settlement of a subsequent unrelated transaction (e.g., a check) may further lower your available balance and push the account into overdraft status. Then, when the original electronic transaction is later presented for settlement, because of the intervening transaction and overdraft fee, the electronic transaction would also post as an overdraft and an additional overdraft fee would be charged.
The amount of any overdraft balance on your checking account, plus any associated fees, shall be due and payable upon demand. If there are any transactions paid by us that overdraw your checking account, and the checking account has more than one (1) owner, each owner or agent shall be jointly and severally liable for the overdraft balance plus associated fees.

**We post transactions in a specific manner.**

If there are funds to cover some but not all of the transactions posting to your checking account, we will post them in a specific manner in order to ensure compliance with various Federal and State Laws. For additional details on the Bank’s posting order, or the order in which we post transactions to your checking account, please refer to the *Payment Order of Items* section of your *Personal Rules & Regulations Disclosures* for more information.

**We offer the Bounce Guard service for most checking accounts as a standard service.**

We are not obligated to pay any transaction presented for payment if your checking account does not contain sufficient funds. However, if you maintain your checking account in good standing (defined generally as bringing your checking account to a positive available balance) and there are no legal orders outstanding (including notice of bankruptcy filing), we may approve reasonable overdrafts as a non-contractual courtesy. We refer to this service as Bounce Guard.

Checking accounts automatically come with the Bounce Guard service which covers checks, recurring debit card payments, and bill payments. In order for Bounce Guard to pay ATM transactions and everyday debit card transactions, you must opt-in to our Bounce Guard Debit Card Coverage. You may do so by contacting us at any time.

**You may opt out of Bounce Guard service.**

At any time you may choose to opt out of the Bounce Guard service. If you do so and transactions are presented against a checking account that has insufficient funds, this may cause us to:

- Decline all ATM transactions and everyday debit card transactions; we will not charge an overdraft fee
- Return checks, electronic debits and bill payments; an overdraft fee will be charged.
- Also, pay recurring debit card transactions; an overdraft fee will be charged.

Opting out of Bounce Guard does not guarantee that your checking account will not become overdrawn.

If you would like to opt out of Bounce Guard, please contact us. We will follow up your request with a notification of your decision by mail.

**We may refuse to pay any transaction.**

At any time, we may refuse to pay any transaction which would cause your checking account to become overdrawn, even though we may have previously paid such transactions. For example, we may not pay overdrafts if your checking account is not in good standing or you have too many overdrafts.
what you need
to know about
overdrafts and
overdraft fees
continued

We have no obligation to notify you before we pay or return a transaction. However, you will be notified by mail after any of these transactions are paid or non-sufficient fund (NSF) transactions are returned on your account. If we refuse to pay a transaction, an overdraft fee may be charged; multiple overdraft fees may be applied in any given day.

Please refer to the Umpqua Other Account Services Disclosure and Product Disclosures for details regarding fees.

We will notify you of your situation and options when your checking account is overdrawn.

If your checking account remains continuously overdrawn, we will periodically notify you by mail informing you of your situation and options. If after 55 days, your checking account has not been brought to a positive available balance, we will close your checking account and take other steps to recover the overdrawn funds and any associated fees. These steps could include submitting a negative report to a consumer reporting agency and turning your checking account over to a collection agency.

We offer other services that can help you maintain your checking account.

Knowing your available balance throughout the day can help you avoid an overdraft fee. We offer services that can help you monitor your checking account and may reduce the cost of overdrafts. Please ask your Store Associate, call us or visit us online at www.umpquabank.com for more information on our optional overdraft services, use of check registers, account alerts, mobile banking, telephone banking, online banking and account transaction downloads.

Please be aware that different types of balances may be shown throughout various banking systems (i.e. ATM, online and mobile banking). Balance definitions are described below. Ledger and Current balances should not be used to determine funds available for immediate use. Some pending withdrawals or holds used to calculate your available balance, and used in overdraft decisions, may not show through online banking or mobile banking transaction history. Because we may not know all of your outstanding transactions, you still need to keep independent track of your account deposits and withdrawals (periodically reconciled with bank records) in order to avoid overdrafts or returned items.

- Ledger Balance = The account balance after all posting is done for the previous day
- Current Balance = Ledger balance plus or minus live or memo posted online activity
- Available Balance = Ledger balance plus or minus live or memo posted online activity minus holds

If you have questions about this document or any banking needs, please visit your local Store, or call us at 1-866-4UMPQUA (1-866-486-7782).
WHAT DOES UMPQUA BANK DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balance and payment history
- Credit history and credit score

When you are no longer our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons Umpqua Bank chooses to share; and whether you can limit this sharing.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does Umpqua Bank share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our marketing purposes— to offer our products and services to you</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For joint marketing with other financial companies</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes— information about your transactions and experiences</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes— information about your creditworthiness</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td>For our affiliates to market to you</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td>For nonaffiliates to market to you</td>
<td>No</td>
<td>We don’t share</td>
</tr>
</tbody>
</table>

Questions?

Call 1-866-4UMPQUA (1-866-486-7782).
### What we do

| How does Umpqua Bank protect my personal information? | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We assess current risks to design specific safeguards that protect customer information, and have processes in place to deal with information security incidents if they occur. |
| How does Umpqua Bank collect my personal information? | We collect your personal information, for example, when you
- open an account or apply for a loan
- provide account information or give us your income information
- show government-issued ID
We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. |
| Why can’t I limit all sharing? | Federal law gives you the right to limit only
- Sharing for affiliates’ everyday business purposes—information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for non-affiliates to market to you
State laws and individual companies may give you additional rights to limit sharing. See below for more on your privacy rights under state law. |

### Definitions

| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies.  
- Our affiliate(s) include companies with a common corporate identity of Umpqua Holdings Corporation; such as Umpqua Investments, Inc. |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies.  
- Umpqua Bank does not share with non-affiliates so they can market to you. |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  
- Our joint marketing partners include such companies as credit card providers. |

### Other important information

You may have other privacy protections under applicable state laws including those for California and Nevada residents. To the extent the state laws apply, we will comply with them when we share information about you, and in some cases may be limited by you.

**California Residents:** The California Information Privacy Act provides additional protections to control whether we share some of your personal information. In accordance with California law, we will not share information we collect about California residents with outside companies, except as permitted by law, such as with the consent of the customer or to service a customer’s accounts.

**Nevada Residents:** Pursuant to Nevada law, we are providing this notice, which applies to accounts with Nevada mailing addresses, to inform you that you may elect to be placed on our internal “do not call” list. If you would like to be placed on the list, please let us know by simply calling us at 1-866-486-7782. You may also contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Avenue, Suite 3900, Las Vegas, Nevada 89101 Telephone: (702) 486-3132 Email BCPINFO@ag.state.nv.us.