

Other Account Services



Umpqua Bank is committed to providing the information you need to manage your account. An overview of other services that come with your account is provided below. For more information regarding your account, please refer to your account disclosure and the Umpqua Bank Rules and Regulations Disclosure.

General Services		
Account Research	Includes account balancing and multiple copy requests. 1-hour minimum.	\$40 per hour
Cashier's Check	Check issued by Umpqua Bank.	\$10 each
Check Cashing Services	Non-Customer, Umpqua Bank check.	\$6 each
	Non-Customer, non-Umpqua Bank check.	\$30 each
Check Collection	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.	\$30 domestic \$75 foreign
Checking Supplies	Checks, deposit slips or other banking supplies ordered for your account.	Ask us for pricing
Counter Checks	A check provided to you at one of our Stores when you don't have any checks left.	\$1 per sheet
Coupon Redemption	Service provided when you request that we collect payment for a bond issued by a corporation, federal, state or local government agency.	\$30 each
Dormant Account	When your account has had no activity (deposits or withdrawals) for 24 consecutive months as allowed by state law.	\$5 per month
Foreign Currency Exchange	When you want U.S. currency exchanged for foreign currency or foreign currency exchanged for U.S. currency.	\$10 per exchange
Foreign Draft	A check drawn on a foreign bank and issued in the local (foreign) currency.	\$50 each
Legal Processing	Processing of any garnishment, tax levy, or other court administrative order, whether or not the funds are actually paid as allowed by state law.	\$125 per request
Returned Deposit Item	An item you deposit, or check cashed that is returned unpaid.	\$12 domestic \$25 foreign
Returned Deposit Item – Special Instructions	Special Instructions you provide regarding the handling of returned deposit items. Available for business checking accounts only.	\$20 for set up
Returned Unpaid Coupon	Attempt to collect a bond issued by a corporation, federal, state or local government agency results in a return item.	\$20 each
Safe Deposit Box	Boxes of various sizes can be rented at select stores.	Ask us for pricing
Statement Copy	Additional copies of a statement, mailed, faxed or picked up at a store. Online statements are available at no cost.	\$3 each
Stop Payment	Single item or series of checks, direct debits or bill payments (12 month duration).	\$35 each
Store Deposit Supplies	Security bags and other banking supplies.	Ask us for pricing
Undeliverable Deposit Statement	A deposit statement that has been returned by USPS to Umpqua Bank due to an incorrect address. Assessed each time a deposit statement is returned to Umpqua Bank.	\$5 per statement
Verification of Deposit	A request to verify deposit account at Umpqua.	\$25 each

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ATM & Debit Card Services		
Non-Umpqua Bank ATM Transactions	A deposit, withdrawal or balance inquiry at an ATM location that is not owned by Umpqua Bank.	\$2.50 per transaction
ATM Mini Statement	A statement printed at an ATM.	\$1 per statement
International Processing (U.S. Dollars)	A transaction made outside the U.S. using an Umpqua Bank card.	2.00% of card transaction amount
Rush ATM & Debit Card Replacement	Rush delivery in 1 to 2 business days of your ATM or Debit Card.	\$60 per card
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.		
Overdraft Paid Item	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.	\$35 per item
Non-sufficient Funds (NSF) Returned Item	An item that has been returned due to insufficient funds in your account.	\$35 per item
Daily Maximum Overdrafts / NSF	If multiple items are presented in one business day, we will limit the number of those fees to no more than 5, or \$175. Excludes business accounts	5 (\$175)
Overdraft Transfer	When your account is linked to a savings, money market, line of credit or other checking accounts, we will transfer available funds in \$100 increments.	\$10 per transfer
Wire Transfer Services		
Incoming (Domestic or International)	A transfer of funds into your account from anywhere in the U.S. or abroad.	\$15 each
Outgoing Domestic	A transfer of funds out of your account to anywhere in the U.S.	\$30 each
Outgoing International	A transfer of funds out of your account to anywhere outside of the U.S.	\$50 each
Trace or Amendment	A request to trace or amend an already processed wire transfer request.	\$30 per request
Store Services for Business Accounts		
Rolled Coin Deposit / Purchase	Individual rolls of coin purchased or deposited at any Umpqua Bank location.	\$0.10 per roll
Coin Bag Deposit	Mixed or partial bag of coin deposited at any Umpqua Bank location.	\$7.50 per bag
Returned Deposit Item - Special Instructions	Special instructions you provide regarding the handling of returned deposit items.	\$20 for set up