

Umpqua Bank Online Privacy Policy
Effective 10/21/14
v.10.14.1

1. Acknowledgement and Acceptance of Terms

Umpqua Bank is committed to protecting your privacy. This Privacy Policy sets forth our current privacy practices with regard to the information we collect when you or your computer interacts with our website (umpquabank.com). The following Privacy Policy explains which types of personally identifiable information (PII) we collect on our website and what we do with such information, as well as the procedures for communicating with us about that information. This Privacy Policy is specific to the general use of this website only and does not address the collection and use of nonpublic personal information about individuals who obtain financial products or services from Umpqua Bank (“consumer financial information”). Our policy regarding the privacy of consumer financial information is available in our [Umpqua Bank Privacy Policy](#).

By accessing the website, you acknowledge that you have read and fully understand this Privacy Policy, that you freely consent to the information collection and use practices described in this Privacy Policy.

2. Information We Collect & How We Use It

We collect certain information from and about our users in three ways: (1) directly from our web server logs, (2) from the user, and (3) with cookies.

a. Web Server Logs

When you visit our website, we may track **non-personally identifiable information** to administer the website and analyze its usage. Examples of information we may track include:

- Your internet protocol (IP) address
- The browser or computer you’re using
- The pages you view on the website
- The items you click within the website
- The state or country from which you access the website
- The date and time of your visit
- The name of your internet service provider

b. Use of Cookies

We may use cookies to personalize or enhance your user experience (such as displaying only local event information relevant to you, based on the nearest Umpqua location from where you are located geographically). A cookie is a small text file that is placed on your hard disk by a web page server. Cookies don’t run programs. Cookies are uniquely assigned to you and can be read only by a web server in the domain that issued the cookie to you. We, as well as third-party vendors including Google, may use first-party cookies (such as the Google Analytics cookie) to inform, optimize and serve content based on your visit to our website.

You have the ability to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies. If you reject cookies by changing your browser settings, just be aware that this may disable some of the functionality of our website.

For website browsing and general visits, cookies are not mandatory. However, once you leave the public website (for instance, to log into online banking) your visit will require cookies.

c. Personally Identifiable Information (PII)

We do not collect Personally Identifiable Information (PII) from you as a website visitor. Please see [Umpqua Bank's Privacy Policy](#) for our policy regarding the privacy of consumer financial for banking services.

Like many other websites, we employ Google Analytics to collect **non-personally identifiable information** when available (such as age, gender and interests). Any third-party sources provide us with a summary that is statistical in nature and cannot be tracked back to a specific individual. We use this information to gauge the impact of website changes and to make improvements to our website. However, we do not facilitate the merging of your personally identifiable information with the non-personally identifiable information we collect. Google's ability to use and share information collected by Google Analytics about your visits to this site is restricted by the [Google Analytics Terms of Use](#) and the [Google Privacy Policy](#). You can prevent Google Analytics from recognizing you on return visits to this site by disabling cookies on your browser.

d. Google Analytics Advertising Features

Umpqua Bank's website does not currently have Google Analytics Advertising Features implemented, however if we do, we will explicitly state in this Privacy Policy:

1. How Umpqua Bank and third-party vendors use first-party cookies (such as the Google Analytics cookie) or other first-party identifiers, and third-party cookies (such as the DoubleClick cookie) or other third-party identifiers together.
2. How you can opt-out of the Google Analytics Advertising Features Umpqua Bank would be using, including through Ads Settings, Ad Settings for mobile apps, or any other available means (for example, the NAI's consumer opt-out).
3. A link to Google Analytics' currently [available web opt-outs](#).

e. California Assembly Bill 370

This Privacy Policy addresses all sections of CA A.B. 370. When this Privacy Policy is updated, it will be immediately available and noted in effective date change.

3. Use of Web Beacons or .gif Files

Our web pages may contain electronic images known as web beacons – sometimes also called single-pixel gifs – that allow us to count users who have visited those pages. We may include

web beacons in email messages or newsletters in order to determine whether messages have been opened and acted upon.

4. CHILDREN'S ONLINE PRIVACY PROTECTION ACT (COPPA)

The Federal Trade Commission adopted a regulation (16 CFR 312) to implement the Children's Online Privacy Protection Act (COPPA), which governs the collection and use and/or disclosure of personal information from and about children on the internet. Umpqua Bank does not collect personal information from children under age 13 on any Bank website by either requesting that children make personal information publicly available, enabling children to make personal information available or through the passive tracking or use of any identifying code linked to an individual.

5. Changes to This Policy

We have the right to update this Privacy Policy. When we do, we will also revise the “updated” date at the top of this privacy page. We encourage you to periodically review this Privacy Policy to stay informed about how we are helping to protect the personal information we collect. Your continued use of the service constitutes your agreement to this Privacy Policy and any updates.

6. Contact Information

If you have questions regarding Umpqua Bank’s Privacy Policy, please contact us at creativestrategies@umpquabank.com.