

<b>Product Name</b>	<b>Minimum Opening Deposit</b>	<b>Minimum Balance to Obtain Annual Percentage Yield</b>	<b>Interest Rate</b>	<b>Annual Percentage Yield</b>
<b>Analyzed Interest Checking<sup>a</sup></b>	\$100	\$0.01	0.01%	<b>0.01%</b>
<b>Repurchase Agreement Sweep<sup>a</sup></b>	\$10,000	\$0.01	0.01%	<b>0.01%</b>
<b>Business Analyzed Money Market<sup>a</sup></b>	\$100	\$0.01 - \$7,499.99	0.01%	<b>0.01%</b>
		\$7,500 - \$29,999.99	0.02%	<b>0.02%</b>
		\$30,000 - \$99,999.99	0.02%	<b>0.02%</b>
		\$100,000 - \$499,999.99	0.05%	<b>0.05%</b>
		\$500,000 and above	0.08%	<b>0.08%</b>
<b>Community Business Savings<sup>a</sup></b>	\$25	\$0.01	0.01%	<b>0.01%</b>
<b>Prestige Sweep Money Market<sup>a</sup></b>	\$100,000	\$0.01 - \$99,999.99	0.01%	<b>0.01%</b>
		\$100,000 - \$249,999.99	0.01%	<b>0.01%</b>
		\$250,000 - \$499,999.99	0.01%	<b>0.01%</b>
		\$500,000 and above	0.01%	<b>0.01%</b>
		<b>Main Street Money Market<sup>a</sup></b>	\$100	\$0.01 - \$2,499.99
\$2,500 - \$9,999.99	0.05%	<b>0.05%</b>		
\$10,000 - \$24,999.99	0.05%	<b>0.05%</b>		
\$25,000 - \$49,999.99	0.05%	<b>0.05%</b>		
\$50,000 - \$99,999.99	0.05%	<b>0.05%</b>		
\$100,000 - \$249,999.99	0.10%	<b>0.10%</b>		
\$250,000 and above	0.15%	<b>0.15%</b>		
<b>Marketplace Money Market<sup>a</sup></b>	\$100	\$0.01 - \$2,499.99	0.05%	<b>0.05%</b>
		\$2,500 - \$9,999.99	0.05%	<b>0.05%</b>
		\$10,000 - \$24,999.99	0.05%	<b>0.05%</b>
		\$25,000 - 49,999.99	0.10%	<b>0.10%</b>
		\$50,000 - \$99,999.99	0.15%	<b>0.15%</b>
		\$100,000 - \$249,999.99	0.30%	<b>0.30%</b>
		\$250,000 - \$499,999.99	0.50%	<b>0.50%</b>
		\$500,000 - \$999,999.99	0.75%	<b>0.75%</b>
\$1,000,000 & above	1.00%	<b>1.00%</b>		

**Footnotes**

- a) The interest rate and annual percentage yield may change after account opening.
- b) A penalty may be imposed for early withdrawal.
- c) Additional requirements apply to earn stated rate.
- d) Promotional CDs renew into standard CD terms at maturity.
- e) Opening of the Money Market account does not qualify a customer as a Private Bank client nor does it entitle them to the Private Bank products or services. Private Bank customers must meet specific qualifying criteria in order to become a Private Bank customer.

**Interest Rates and Annual Percentage Yields are current as of March 20, 2023**  
**Fees may reduce earnings on the account. For more details on rates call 1-866-4UMPQUA (1-866-486-7782)**  
**Member FDIC**

Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
<b>Commercial Money Market <sup>a</sup></b>	\$100,000	\$0.01 - \$24,999.99	0.15%	<b>0.15%</b>
		\$25,000 - \$49,999.99	0.15%	<b>0.15%</b>
		\$50,000 - \$99,999.99	0.25%	<b>0.25%</b>
		\$100,000 - \$499,999.99	0.50%	<b>0.50%</b>
		\$500,000 - \$999,999.99	0.75%	<b>0.75%</b>
		\$1,000,000 - \$2,999,999.99	1.00%	<b>1.00%</b>
		\$3,000,000 - \$4,999,999.99	1.24%	<b>1.25%</b>
\$5,000,000 and above	1.24%	<b>1.25%</b>		

Account Analysis Earnings Credit Rate	Earnings Rate
All Balances	0.15%

Certificate of Deposit Rates (CD)	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
1 Month <sup>b</sup>	\$1,000	\$0.01	0.01%	<b>0.01%</b>
3 Month <sup>b</sup>	\$1,000	\$0.01	0.02%	<b>0.02%</b>
6 Month <sup>b</sup>	\$1,000	\$0.01	0.05%	<b>0.05%</b>
12 Month <sup>b</sup>	\$1,000	\$0.01	0.05%	<b>0.05%</b>
13 Month Special <sup>b,d</sup>	\$1,000	\$0.01	3.45%	<b>3.50%</b>
18 Month <sup>b</sup>	\$1,000	\$0.01	0.10%	<b>0.10%</b>
18 Month IRA <sup>b</sup>	\$1,000	\$0.01	0.10%	<b>0.10%</b>
2 Year <sup>b</sup>	\$1,000	\$0.01	0.10%	<b>0.10%</b>
3 Year <sup>b</sup>	\$1,000	\$0.01	0.10%	<b>0.10%</b>
4 Year <sup>b</sup>	\$1,000	\$0.01	0.10%	<b>0.10%</b>
5 Year <sup>b</sup>	\$1,000	\$0.01	0.10%	<b>0.10%</b>

**Footnotes**

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- e) Opening of the Money Market account does not qualify a customer as a Private Bank client nor does it entitle them to the Private Bank products or services. Private Bank customers must meet specific qualifying criteria in order to become a Private Bank customer.