

# Welcome to Umpqua Bank

## Some of the personal products offered at this location may differ from those at other Umpqua Bank branches

On March 1, 2023, the merger between Umpqua Bank and Columbia Bank was completed. We are in the process of mapping the products and services offered at Columbia Bank to those offered at Umpqua Bank. As a result, some of the services offered at Columbia Bank branches differ from those offered at all other branches of Umpqua. These differences will remain until a systems conversion, which is scheduled to occur on March 20, 2023. You will find a list of product options offered at our various locations for your review on the reverse of this sheet. Details regarding each of the products can be found within this packet.

If you choose to open an account at a Columbia Bank branch, the account may transition to an account type that is currently offered at an Umpqua Bank branch during the systems conversion in March. You will receive information on how your account will transition.

## Choosing a personal product offered at a Columbia branch

If you choose to open an account type that is offered at a Columbia Bank location, you will need to travel to one of those branches to do so. An associate will be happy to provide you with the address of the nearest Columbia Bank branch and will introduce you to a representative who can assist you in opening your account.

## Combined statements, online banking and transfer of funds

If you have accounts at an original Umpqua Bank branch and at one of the former Columbia Bank branches, you will not be able to see those accounts together on statements or within online banking. Also, you will not be able to transfer funds between those accounts online, through mobile banking, at an ATM, or through the telephone banking system until after the systems conversion on March 20, 2023.

## We are here to assist you

An associate is available to assist you in selecting the products that best fit your needs. In addition to the deposit account information available in this folder, we also offer a full suite of digital services to help you manage your money, as well as expanded home lending\* options and comprehensive financial planning tools. Allow one of our knowledgeable associates to work with you to find the right combination of services to help you attain your financial goals.

Thank you for choosing Umpqua Bank. We appreciate your business and look forward to serving you.



# Welcome to Umpqua Bank

## Columbia Bank branches offer the following personal products:

### Personal Checking

- Neighborhood Account
- Relationship Account
- Foundation Account

### Personal Savings

- Everyday Savings Account
- Boost Money Market Account
- Premier Money Market Account
- Health Savings Account (*please ask an associate for more details if interested in this account*)

## Certificate of Deposits/IRAs

The terms and conditions for CDs and IRAs differ from those offered at Columbia Bank branches.

## Overdraft Protection Options

Until systems conversion, overdraft protection options differ depending upon the branch location at which an account is opened; Columbia Bank branch offerings differ from those available at Umpqua Bank branches.

## All Umpqua Bank branches offer the following personal products:

### Personal Checking

- Umpqua Embark Checking Account
- Umpqua Access Checking Account
- Umpqua Attain Checking Account
- Private Bank Checking<sup>1</sup>

### Personal Savings Accounts

- Grow Savings Account
- Thrive Money Market Account
- Prosper Money Market Account
- Private Bank Money Market<sup>1</sup>
- Health Savings Account (*please ask an associate for more details if interested in this account*)

<sup>1</sup> Private Bank services are available to clients whose net worth exceeds \$3M or who have liquid assets greater than \$1M.



# Personal checking features & services

Get started at [umpquabank.com](http://umpquabank.com), or call 1-866-4UMPQUA (1-866-486-7782).

Ask an Associate for additional details.

GENERAL SERVICES	EMBARK	ACCESS	ATTAIN
<b>Monthly Pricing Options:</b> Monthly maintenance cost. Refer to your account disclosure for details on how to avoid monthly maintenance costs.	<b>\$0</b> No monthly maintenance cost. A separate monthly paper statement cost may apply (see below).	<b>\$5</b> \$0 with 10 or more posted debit card purchases/payments per month, or one direct deposit of \$500 or more per month, or one mobile deposit of \$250 or more per month <sup>1</sup>	<b>\$20</b> \$0 with a \$15,000 minimum daily balance or \$25,000 combined balance in eligible accounts <sup>2</sup>
<b>Paper Statement:</b> Cost to receive paper statements.	<b>\$3</b> \$0 if primary account holder is 62 or older	<b>\$3</b>	<b>\$0</b>
<b>Online Banking:</b> Includes access to bill pay and online statements.	✓	✓	✓
<b>Mobile Banking:</b> Includes access to mobile deposit.	✓	✓	✓

ATM & DEBIT CARD SERVICES	EMBARK	ACCESS	ATTAIN
<b>Non-Umpqua Bank ATM Transactions:</b> A deposit, withdrawal or balance inquiry at an ATM location that is not owned by Umpqua Bank.	<b>\$2.50</b> Unified ATM fees between UB & CB; no ATM fees between banks.	<b>\$2.50</b> Unified ATM fees between UB & CB; no ATM fees between banks.	<b>\$2.50</b> Unified ATM fees between UB & CB; no ATM fees between banks.
<b>ATM Mini Statement:</b> A statement printed at an ATM.	<b>\$0</b> per statement	<b>\$0</b> per statement	<b>\$0</b> per statement
<b>International Processing (U.S. Dollars):</b> A transaction made outside the U.S. using an Umpqua Bank card.	<b>2.00%</b> of card transaction amount	<b>2.00%</b> of card transaction amount	<b>0%</b> of transaction
<b>ATM-Owner Fee Rebates<sup>3</sup></b>	Receive up to <b>\$10</b> per month in ATM-Owner fee rebates when maintaining an average monthly account balance of \$2,500. Rebates will be credited at statement cycle.	Receive up to <b>4</b> ATM-Owner fee rebates per month. Rebates will be credited same day.	Receive up to <b>\$25</b> per month in ATM-Owner fee rebates. Rebates will be credited same day.

<sup>1</sup> Requirements must be met three business days before the end of the deposit statement period. Transactions must post to the account in order to qualify. Debit card purchases include PIN, Signature, Online, Phone and Mobile Wallet purchases. Debit card payments include one-time and recurring payments of bills made with debit card. This does not include transactions at an ATM.

<sup>2</sup> Balance requirements are calculated three business days before the end of the deposit statement period. The combined balance is calculated by adding the current balance of all eligible accounts. Eligible accounts for the combined balance option include personal checking, savings, certificates of deposit, money markets, IRAs and outstanding personal loans. Excludes mortgages and credit cards.

<sup>3</sup> Rebates include ATM owner fees when completing transactions at non-Umpqua ATMs. All products subject to bank approval. Other fees may apply.



(Continued)

<b>OTHER SERVICES &amp; ACCOUNT FEATURES</b>	<b>EMBARK</b>	<b>ACCESS</b>	<b>ATTAIN</b>
<b>Paid Interest:</b> See local store for rates.	<b>No</b>	<b>No</b>	<b>Yes</b>
<b>Debit Card:</b> Allows access to your checking account anywhere Visa is accepted.	<b>Yes</b>	<b>Yes</b> (Platinum card with added perks such as higher purchase limits)	<b>Yes</b> (Platinum card with added perks such as higher purchase limits)
<b>Cashier's Check:</b> Check issued by Umpqua Bank.	<b>\$12 each</b>	<b>\$12 each</b>	<b>Complimentary</b>
<b>Checking Supplies:</b> Checks, deposit slips or other banking supplies.	Available. Standard pricing applies.	Available. Standard pricing applies.	Receive wallet Umpqua checks at no cost when ordered through Harland Clarke.
<b>Safe Deposit Box Annual Rental Discount</b>	<b>No Discount</b>	<b>No Discount</b>	<b>\$35 Discount</b>
<b>Overdraft Transfer:</b> When your account is linked to a deposit account or line of credit, we will transfer available funds in \$100 increments.	<b>\$10</b> per transfer	<b>\$10</b> per transfer	<b>Complimentary</b>
<b>Incoming Wire (Domestic or International):</b> A transfer of funds into your account from anywhere in the U.S. or abroad.	<b>\$15 each</b>	<b>\$15 each</b> 1 incoming wire fee credited per statement cycle	<b>Complimentary</b>
<b>Bonus Interest on New or Renewing Certificates of Deposit<sup>4</sup>:</b> See local store for rates.	<b>No</b>	<b>No</b>	<b>Yes</b>

<b>COMPLIMENTARY ACCOUNTS</b>	<b>EMBARK</b>	<b>ACCESS</b>	<b>ATTAIN</b>
Each of our checking accounts offers a way to receive additional complimentary accounts.	Receive a Grow Savings account with no monthly maintenance charge when you complete a monthly transfer from your Embark Checking to your Grow Savings. <sup>5</sup>	Receive up to <b>3</b> Grow Savings accounts or Thrive Money Market accounts with no monthly maintenance charge when linked to your Access Checking.	Receive up to <b>5</b> Grow Savings accounts or Thrive Money Market accounts with no monthly maintenance charge when linked to your Attain Checking.

<b>MINIMUM TO OPEN</b>	<b>EMBARK</b>	<b>ACCESS</b>	<b>ATTAIN</b>
Minimum amount required to open the account.	<b>\$25</b>	<b>\$25</b>	<b>\$200</b>

<sup>4</sup> Bonus interest eligible at the time of opening a new Certificate of Deposit or during the Certificate of Deposit grace period.

<sup>5</sup> Qualifying transfers can be made via online/mobile banking, telephone banking or scheduled as an automatic transfer.

All products subject to bank approval. Other fees may apply.



# Personal Savings Products

Get started at [umpquabank.com](http://umpquabank.com), or call 1-866-4UMPQUA (1-866-486-7782).

Ask an Associate for additional details.

GENERAL SERVICES	GROW SAVINGS	THRIVE MONEY MARKET	PROSPER MONEY MARKET	CERTIFICATE OF DEPOSIT
<b>Monthly Pricing</b>	<p><b>\$3</b></p> <p><b>\$0</b> with a \$200 minimum daily balance, or</p> <ul style="list-style-type: none"> <li>• Monthly transfer from an Umpqua personal deposit account to your Grow Savings<sup>1</sup>, or</li> <li>• Primary account owner who is either 18 &amp; younger or 55 &amp; older</li> <li>• Link to an Access Checking and receive up to 3 Grow Savings or Thrive Money Market accounts with no monthly maintenance charge</li> <li>• Link to an Attain Checking and receive up to 5 Grow Savings or Thrive Money Market accounts with no monthly maintenance charge</li> </ul>	<p><b>\$10</b></p> <p><b>\$0</b> with a \$1,000 minimum daily balance</p> <ul style="list-style-type: none"> <li>• Link to an Access Checking and receive up to 3 Grow Savings or Thrive Money Market accounts with no monthly maintenance charge</li> <li>• Link to an Attain Checking and receive up to 5 Grow Savings or Thrive Money Market accounts with no monthly maintenance charge</li> </ul>	<p><b>\$15</b></p> <p><b>\$0</b> with a \$10,000 minimum daily balance or \$25,000 combined balance in eligible Umpqua accounts linked to your Prosper Money Market<sup>3</sup></p>	<b>\$0</b>
<b>Minimum to Open</b>	<b>\$25</b>	<b>\$100</b>	<b>\$100</b>	<b>\$1,000</b>
<b>Earns Interest</b>	✓	✓	✓ Earn a higher rate with an active personal checking account <sup>4</sup>	✓
<b>ATM Card</b>	✓	✓	✓	No
<b>Withdrawals and Transfers<sup>2</sup></b>	6 per month	6 per month	6 per month	None
<b>ATM and In-store Withdrawals</b>	Unlimited	Unlimited	Unlimited	In-store only (penalties apply) <sup>5</sup>
<b>Check Deposit</b>	Unlimited complimentary deposits	First 50 checks per month complimentary, \$0.25 per check after that	First 50 checks per month complimentary, \$0.25 per check after that	n/a

<sup>1</sup> Qualifying transfers can be made via online/mobile banking, telephone banking or scheduled as an automatic transfer.

<sup>2</sup> Withdrawals and transfers include but are not limited to: bill payments, telephone transfers, ACH payments, drafts, checks and point of sale transactions. Excess transaction fees apply if limit is exceeded. ATM & in-Store withdrawals are unlimited.

<sup>3</sup> Balance requirements are calculated three business days before the end of the deposit statement period. The combined balance is calculated by adding the current balance of all eligible accounts. Eligible accounts for the combined balance option include personal checking, savings, certificates of deposit, money markets, IRAs and outstanding personal loans. Excludes mortgages and credit cards.

<sup>4</sup> An active checking account is defined as having at least one customer-initiated transaction every 30 days.

<sup>5</sup> Certificates of Deposit do not get issued ATM Cards. Subject to early withdrawal penalties, which may reduce earnings. See an associate for current penalty information.

All products subject to bank approval. Other fees may apply.























