

Business Deposit Rates



Rates are effective January 17, 2023, and are subject to change at any time. Fees may reduce earnings on the account. For more details on rates call 1-866-4UMPQUA (1-866-486-7782).

Product	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
Analyzed Interest Checking	\$100	\$.01	0.01%	0.01%
Business Interest Checking ^a	\$100	\$0.01 - \$2,499.99	0.01%	0.01%
		\$2,500 - \$9,999.99	0.01%	0.01%
		\$10,000 - \$24,999.99	0.01%	0.01%
		\$20,000 & above	0.01%	0.01%
Community Business Savings ^a	\$25	\$0.01	0.01%	0.01%
Main Street Money Market ^a	\$100	\$0.01 - \$2,499.99	0.05%	0.05%
		\$2,500 - \$9,999.99	0.05%	0.05%
		\$10,000 - \$24,999.99	0.05%	0.05%
		\$25,000 - \$49,999.99	0.05%	0.05%
		\$50,000 - \$99,999.99	0.05%	0.05%
		\$100,000 - \$249,999.99	0.10%	0.10%
		\$250,000 and over	0.15%	0.15%
Marketplace Money Market without Checking ^a	\$100	\$0.01 - \$2,499.99	0.01%	0.01%
		\$2,500 - \$9,999.99	0.01%	0.01%
		\$10,000 - \$24,999.99	0.02%	0.02%
		\$25,000 - \$49,999.99	0.02%	0.02%
		\$50,000 - \$99,999.99	0.02%	0.02%
		\$100,000 - \$249,999.99	0.03%	0.03%
		\$250,000 - \$499,999.99	0.05%	0.05%
		\$500,000 - \$999,999.99	0.05%	0.05%
		\$1,000,000 and above	0.08%	0.08%
Marketplace Money Market with Checking ^{a,b}	\$100	\$0.01 - \$2,499.99	0.05%	0.05%
		\$2,500 - \$9,999.99	0.05%	0.05%
		\$10,000 - \$24,999.99	0.05%	0.05%
		\$25,000 - \$49,999.99	0.05%	0.05%
		\$50,000 - \$99,999.99	0.05%	0.05%
		\$100,000 - \$249,999.99	0.15%	0.15%
		\$250,000 - \$499,999.99	0.15%	0.15%
		\$500,000 - \$999,999.99	0.15%	0.15%
		\$1,000,000 and above	0.15%	0.15%
Commercial Money Market ^a	\$100,000	\$0.01 - \$24,999.99	0.15%	0.15%
		\$25,000 - \$49,999.99	0.15%	0.15%
		\$50,000 - \$99,999.99	0.25%	0.25%
		\$100,000 - \$499,999.99	0.50%	0.50%
		\$500,000 - \$999,999.99	0.75%	0.75%
		\$1,000,000 - \$2,999,999.99	1.00%	1.00%
		\$3,000,000 - \$4,999,999.99	1.24%	1.25%
		\$5,000,000 and above	1.24%	1.25%
Prestige Sweep Money Market ^a	\$100,000	\$0.01 - \$99,999.99	0.01%	0.01%
		\$100,000 - \$249,999.99	0.01%	0.01%
		\$250,000 - \$499,999.99	0.01%	0.01%
		\$500,000 and above	0.01%	0.01%
Account Analysis Earnings Credit Rate		Earnings Rate		
All Balances		0.15%		

Footnotes

- a) The interest rate and annual percentage yield may change after account opening.
- b) Additional requirements apply to earn stated rate.