

Overdraft Disclosure for Personal Accounts

This Overdraft Disclosure for Personal Checking Accounts supplements the Personal Rules & Regulations that apply to your Account(s) with us, and it provides additional details about our Overdraft services. Capitalized terms used but not otherwise defined in this Disclosure have the meanings given to those terms in the Personal Rules & Regulations.

Overdraft Services	<p>What You Need to Know about Overdrafts and Overdraft Fees</p>	<p>An Overdraft occurs when you do not have enough money in your Checking Account to cover a transaction, but we pay it anyway. We can cover your Overdrafts in two different ways:</p> <ol style="list-style-type: none"> 1. We have standard overdraft services that come with your Checking Account. You may opt out of our standard overdraft services. 2. We also offer optional overdraft services, such as a link to another deposit account or line of credit, which may be less expensive than our standard overdraft services. To learn more, ask us about these services. <p>This disclosure explains our standard overdraft services.</p>
	<p>What are the standard Overdraft services that come with my Checking Account?</p>	<p>Bounce Guard, our standard overdraft service, authorizes and pays overdrafts for the following types of transactions:</p> <ul style="list-style-type: none"> • Checks and other transactions made using your checking account number; • Recurring debit card transactions; and • Automatic bill payments. <p>Bounce Guard does not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):</p> <ul style="list-style-type: none"> • ATM transactions; or • Everyday debit card transactions. <p>We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.</p> <p>If we do not authorize and pay an overdraft, your transaction will be declined or returned.</p>
	<p>What fees will I be charged if I have an Overdraft?</p>	<p>Under Bounce Guard, our standard overdraft service:</p> <ul style="list-style-type: none"> • We will charge you a fee of \$35 each time we pay an Item that overdraws your checking account. If multiple Items are paid or returned in one day (and those Items result in multiple overdraft fees), we will limit the accumulation of those fees to \$175 per day. • The \$35 fee will not be charged if your checking account ledger balance at the end of the day, after all Items have posted, is overdrawn \$10 or less. <p>Please also refer to the Umpqua <i>Other Account Services</i> and your product disclosures for additional details regarding fees.</p>
	<p>What if I want Umpqua to authorize and pay Overdrafts on my ATM and everyday debit card transactions?</p>	<p>Bounce Guard Debit Card Coverage includes the standard Bounce Guard services, and additionally authorizes and pays overdrafts on ATM and everyday debit card transactions up to a certain limit. Visit any of our branches or call us for information about adding this optional overdraft service to your account. If you choose to add Bounce Guard Debit Card Coverage, you may cancel at any time using the contact methods above.</p>
	<p>We offer other services that can help you maintain your Checking Account and may reduce the cost of Overdrafts</p>	<p>Visit any of our branches, our website, or call us for information about our optional Overdraft services, use of check registers, account alerts, mobile banking, telephone banking, online banking, and paperless statements.</p>
	<p>If you have questions or would like more information, please visit any of our branches, look online, or call us at 1-866-4UMPQUA (1-866-486-7782). Please refer to the Personal Rules & Regulations Disclosure for complete account details.</p>	