

Personal Deposit Rates



Rates are effective January 3, 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
Attain Checking ^{a,c}	\$200	\$0.01 - \$9,999.99	0.01%	0.01%
		\$10,000 - \$24,999.99	0.01%	0.01%
		\$25,000 - \$49,999.99	0.01%	0.01%
		\$50,000 - \$99,999.99	0.01%	0.01%
		\$100,000 - \$249,999.99	0.01%	0.01%
		\$250,000 & above	0.01%	0.01%
Grow Savings ^a	\$25	\$0.01	0.01%	0.01%
IRA Savings ^a	\$100	\$0.01	0.01%	0.01%
Thrive Money Market ^{a,d}	\$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%
Prosper Money Market without Checking ^{a,d}	\$100	\$0.01 - \$2,499.99	0.01%	0.01%
		\$2,500 - \$4,999.99	0.01%	0.01%
		\$5,000 - \$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%
Prosper Money Market with Checking ^{a,b,d}	\$100	\$0.01 - \$2,499.99	0.05%	0.05%
		\$2,500 - \$4,999.99	0.05%	0.05%
		\$5,000 - \$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 - \$499,999.99	0.15%	0.15%
		\$500,000 - \$999,999.99	0.15%	0.15%
\$1,000,000 and above	0.50%	0.50%		

Footnotes

- a) The interest rate and annual percentage yield may change after account opening.
- b) Additional requirements apply to earn stated rate.
- c) Earn .05% additional interest on any Certificate of Deposit with an Attain Checking account. The additional interest is only available: A) At the time of opening a new Certificate of Deposit or B) During the Certificate of Deposit renewal period. Existing Certificate of Deposit accounts are not eligible.
- d) Available for online account origination