

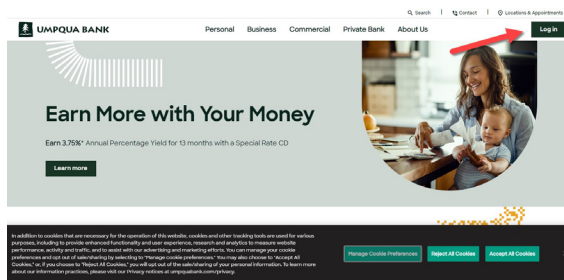
# First-Time Login Instructions:

## Personal Online Banking (Online and Mobile App)

### Follow these instructions to log into Personal Online Banking.

If you need help with your login, please contact our Online Banking Team at 1-866-486-7782 or use the Chat feature on UmpquaBank.com.

- 1 **(Desktop)** Navigate to [www.umpquabank.com](http://www.umpquabank.com) and select the 'Login' link from the upper right corner.

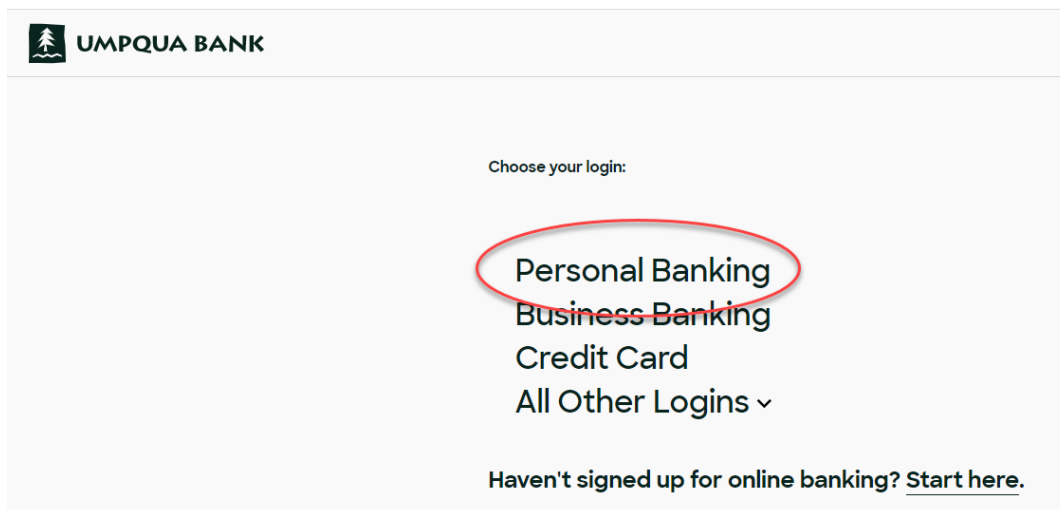


- 1 **(Mobile)** If you are a Mobile app user, you will need to download the Umpqua Bank Mobile Banking app on or after March 20th.

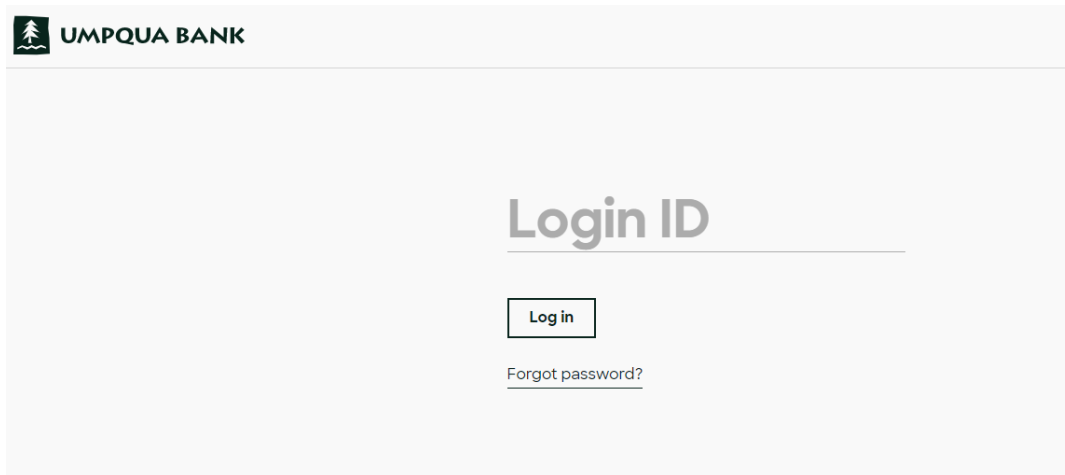
- The Umpqua Bank mobile banking app can be found in either the Play Store or App Store by searching for 'Umpqua Bank' and has the following icon:



- 2 **(Desktop)** Select 'Personal Banking' from the options presented on the next screen.

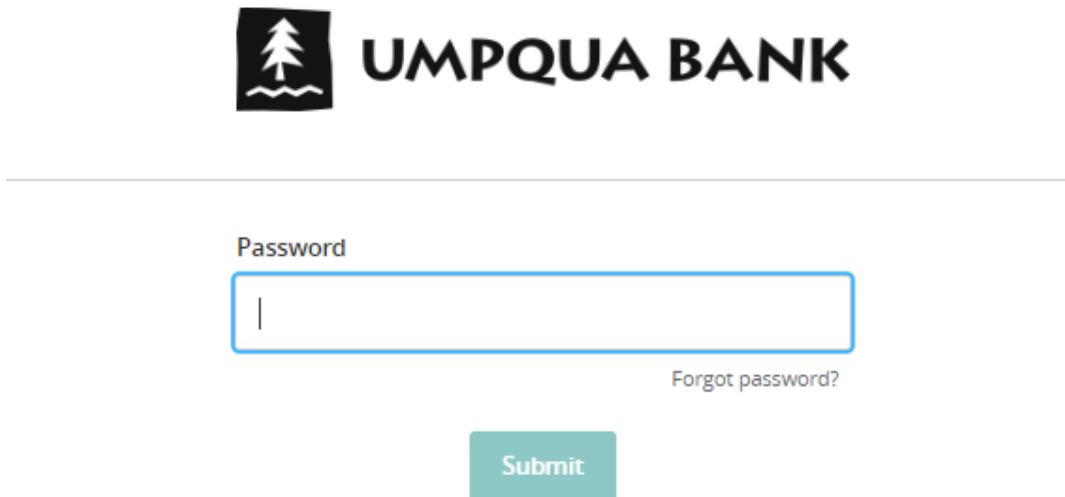


- 3 **(Desktop)** Enter your existing Login ID and click 'Log in'



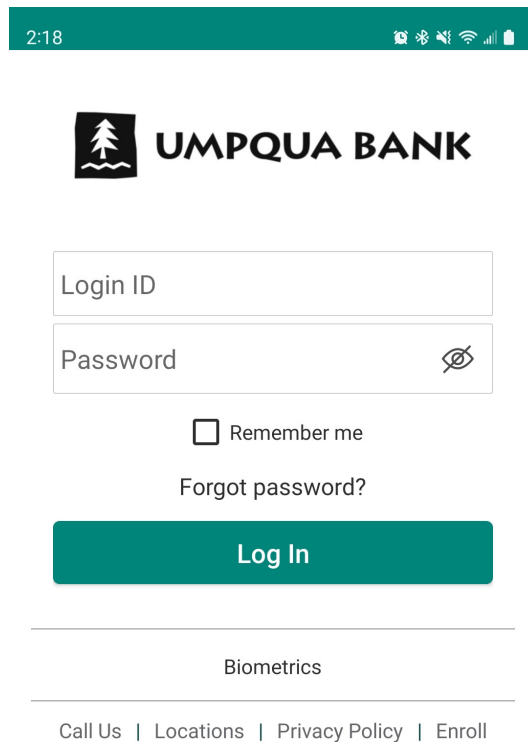
The screenshot shows the top of the Umpqua Bank website with the logo and name. Below that, the text "Login ID" is displayed in a large font. Underneath, there is a rectangular button labeled "Log in". Below the button is a link that says "Forgot password?".

- 4 **(Desktop)** Use your existing password and select 'Submit'



The screenshot shows the Umpqua Bank logo and name. Below a horizontal line, the word "Password" is written above a text input field. The input field contains a vertical cursor. To the right of the input field is a link that says "Forgot password?". Below the input field is a teal-colored button labeled "Submit".

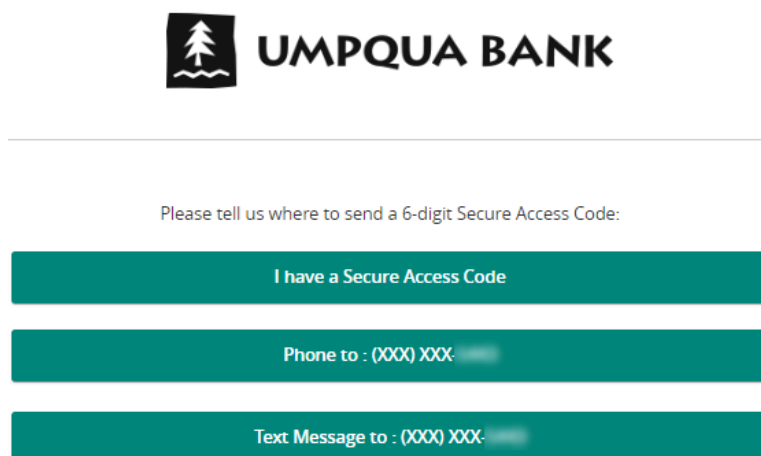
5 **(Mobile)** Enter your existing Login ID and Password and click 'Log in'



The image shows a mobile app login screen for UMPQUA BANK. At the top, there is a status bar with the time 2:18 and various icons. Below the status bar is the UMPQUA BANK logo, which consists of a tree icon and the text "UMPQUA BANK". Underneath the logo are two input fields: "Login ID" and "Password". The "Password" field has an eye icon to toggle visibility. Below the password field is a checkbox labeled "Remember me" and a link "Forgot password?". A large green button labeled "Log In" is positioned below these elements. A horizontal line separates the login section from a "Biometrics" option. At the bottom, there are links for "Call Us", "Locations", "Privacy Policy", and "Enroll".

6 **(Desktop and Mobile)** The first time you log in, you'll be asked to:

- Select a target delivery location (phone, SMS/text) for a secure access code.



The image shows a mobile app screen for selecting a target delivery location. At the top, there is the UMPQUA BANK logo, which consists of a tree icon and the text "UMPQUA BANK". Below the logo is a horizontal line. Underneath the line is the text "Please tell us where to send a 6-digit Secure Access Code:". Below this text are three green buttons: "I have a Secure Access Code", "Phone to : (XXX) XXX", and "Text Message to : (XXX) XXX".

- (Desktop and Mobile) Enter the six digit Secure Access Code



Enter your Secure Access Code

Back

Submit

- 7 **(Desktop and Mobile)** Define a new, go-forward password for online and mobile banking. Your new password can be the same as your old password as long as the password requirements are met.



Please set your new password:

- Password Requirements:**
- Must be between 8 and 32 characters
  - Must contain at least 1 number
  - Password must contain a minimum of 1 lower case characters.

- 8 **(Desktop and Mobile)** Review your profile information and re-attest the online banking terms and conditions.
- Your accounts (including nicknames and groups, if any), bill payments and internal Umpqua transfers will be waiting. You won't need to set them up again.