

Product Name ³	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate ^{1,4}	Annual Percentage Yield ²
Analyzed Interest Checking^a	\$100	\$0.01	0.01%	0.01%
Repurchase Agreement Sweep^a	\$10,000	\$0.01	0.01%	0.01%
Business Analyzed Money Market^a	\$100	\$0.01 - \$7,499.99	0.01%	0.01%
		\$7,500 - \$29,999.99	0.02%	0.02%
		\$30,000 - \$99,999.99	0.02%	0.02%
		\$100,000 - \$499,999.99	0.05%	0.05%
		\$500,000 and above	0.08%	0.08%
Community Business Savings^a	\$25	\$0.01	0.01%	0.01%
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%
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 above	0.15%	0.15%
Main Street Money Market Special^{a,c}	\$100	\$0.01 - \$2,499.99	0.05%	0.05%
		\$2,500 - \$9,999.99	0.05%	0.05%
		\$10,000 - \$24,999.99	4.51%	4.60%
		\$25,000 - \$49,999.99	4.51%	4.60%
		\$50,000 - \$99,999.99	4.51%	4.60%
		\$100,000 - \$249,999.99	4.51%	4.60%
		\$250,000 and above	4.51%	4.60%
Marketplace 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	0.10%	0.10%
		\$50,000 - \$99,999.99	0.15%	0.15%
		\$100,000 - \$249,999.99	0.30%	0.30%
		\$250,000 - \$499,999.99	0.50%	0.50%
		\$500,000 - \$999,999.99	0.75%	0.75%
		\$1,000,000 & above	1.00%	1.00%

Footnotes

1 The daily balance method is used to calculate the interest. This method applies a daily periodic rate to the principal in the account each day.

2 APY may be higher than the interest rate resulting from compounding.

3 Interest rates are subject to change at the Bank's discretion.

4 Accrual of interest on noncash deposits - Interest begins to accrue no later than the Business Day we receive credit for the deposit of noncash Items (for example, Checks).

5 For CDs, accrual of interest on noncash deposits - Interest begins to accrue on the Business Day we receive and deposit your noncash Items (for example, Checks)

a) The interest rate and annual percentage yield may change after account opening.

b) A penalty may be imposed for early withdrawal.

c) You must make a minimum deposit of \$10,000 of qualifying new money or deposit your maturing CD balance into your new account.

To qualify for the promotional rate, new money must not have been previously deposited at the bank. Contact your local branch to open.

d) Bump Rate Time Deposit Rate Adjustments - Your interest rate and annual percentage yield may change.

Interest Rates and Annual Percentage Yields are current as of January 29, 2024

Fees may reduce earnings on the account. For more details on rates call 1-866-4UMPQUA (1-866-486-7782)

Member FDIC

You are permitted to request one rate adjustment during the term of the Bump Rate Time Deposit Account prior to maturity to the then current Bump Rate Time Deposit Account interest rate in effect. Rate adjustment will not exceed Interest Rate (Initial) + 5.00%

Product Name ³	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate ^{1,4}	Annual Percentage Yield ²
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%
Commercial Money Market Special^{a,c}	\$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	4.70%	4.80%
		\$500,000 - \$999,999.99	4.70%	4.80%
		\$1,000,000 - \$2,999,999.99	4.70%	4.80%
		\$3,000,000 - \$4,999,999.99	4.89%	5.00%
		\$5,000,000 and above	4.89%	5.00%

Account Analysis Earnings Credit Rate ³	Earnings Rate
All Balances	0.15%

Certificate of Deposit Rates (CD) ³	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate ^{1,5}	Annual Percentage Yield ²
1 - 2 Months^b	\$1,000	\$0.01	0.01%	0.01%
3 - 5 Months^b	\$1,000	\$0.01	0.02%	0.02%
6 - 11 Months^b	\$1,000	\$0.01	0.05%	0.05%
7 Month Special^{b,c}	\$1,000 for renewing CDs, \$10,000 for new CDs	\$0.01	4.89%	5.00%
13 Month^b	\$1,000	\$0.01	4.17%	4.25%
12 - 17 Months^b	\$1,000	\$0.01	0.10%	0.10%
18 - 23 Months^b	\$1,000	\$0.01	0.10%	0.10%
24 - 35 Months^b	\$1,000	\$0.01	0.10%	0.10%
36 - 47 Months^b	\$1,000	\$0.01	0.10%	0.10%
48 - 59 Months^b	\$1,000	\$0.01	0.10%	0.10%
5+ Years^b	\$1,000	\$0.01	0.10%	0.10%
2 Years Bump CD^{b,d}	\$1,000	\$0.01	0.10%	0.10%

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- 3 Interest rates are subject to change at the Bank's discretion.
- 4 Accrual of interest on noncash deposits - Interest begins to accrue no later than the Business Day we receive credit for the deposit of noncash items (for example, Checks).
- 5 For CDs, accrual of interest on noncash deposits - Interest begins to accrue on the Business Day we receive and deposit your noncash items (for example, Checks)
- a) The interest rate and annual percentage yield may change after account opening.
- b) A penalty may be imposed for early withdrawal.
- c) You must make a minimum deposit of \$10,000 of qualifying new money or deposit your maturing CD balance into your new account.
To qualify for the promotional rate, new money must not have been previously deposited at the bank. Contact your local branch to open.
- d) Bump Rate Time Deposit Rate Adjustments - Your interest rate and annual percentage yield may change.
You are permitted to request one rate adjustment during the term of the Bump Rate Time Deposit Account prior to maturity to the then current Bump Rate Time Deposit Account interest rate in effect. Rate adjustment will not exceed Interest Rate (Initial) + 5.00%