

## What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways.

1. We have standard overdraft practices, which we call our Overdraft Coverage Program, that come with your account.
2. We also offer other overdraft protection plans called Overdraft Transfer from a Deposit Account or Line of Credit\*, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

### What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined, and will be subject to a \$35.00 Returned Item Fee.

### What fees will I be charged if Umpqua Bank pays my overdraft?

Under our standard overdraft practices:

- If you overdraw your account by more than \$10.00 on one business day, you will be charged a fee of \$35.00 for each check, in-person withdrawal or electronic item we pay or return. We will not charge you an Overdraft or Returned Item Fee for an overdraft of \$10.00 or less.
- For personal accounts, the maximum of combined Overdraft Fees and Returned Item Fees an account may be charged on one business day is \$175.00. (Does not apply to business accounts.)

### What if I want Umpqua Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, please do one of the following:

1. Call your local branch or our Client Care Center at 1-877-272-3678.
2. Complete the form below and provide it to your local branch or mail it to:

**Umpqua Bank**  
PO Box 2156  
MS: 0241  
Tacoma, WA 98401-2156

**Note:** You may change your election at any time by visiting or contacting your branch or by mail at the address provided above.

\*Certain options are subject to credit approval.

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\_\_\_\_\_ I do not want Umpqua Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

\_\_\_\_\_ I want Umpqua Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_