



# Umpqua Holdings Corporation

FACTS	<b>WHAT DOES UMPQUA HOLDINGS CORPORATION DO WITH YOUR PERSONAL INFORMATION?</b>
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• account balances and payment history</li> <li>• investment history and portfolio values</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Umpqua Holdings Corporation chooses to share; and whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does Umpqua Holdings Corporation Share?	Can You Limit This Sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes*	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes*	No*
<b>For our affiliates everyday business purposes—</b> Information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For non-affiliates to market to you</b>	No	We don't share

Questions?	<p>Visit us online: <a href="http://www.umpquabank.com/privacy">www.umpquabank.com/privacy</a>  Call: 833-427-5227 (toll-free)  Email: <a href="mailto:privacy@umpquabank.com">privacy@umpquabank.com</a></p>
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Who we are	
<b>Who is providing this notice?</b>	Umpqua Holdings Corporation and its family of companies: Umpqua Bank, Umpqua Investments, Inc., and Financial Pacific Leasing, Inc.
What we do	
<b>How does Umpqua Holdings Corporation protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.  We assess current risks to design specific safeguards that protect customer information, and have processes in place to deal with information security incidents if they occur
<b>How does Umpqua Holdings Corporation collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• pay for your securities transactions or request money be sent to you</li> <li>• write a check or use your credit</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you</li> </ul> See below for more on your rights under state law.
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Our affiliate(s) include companies with a common corporate identity of Umpqua's name such as Umpqua Bank and Umpqua Investments, Inc., and others such as Financial Pacific Leasing, Inc.</i></li> </ul>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Umpqua Holdings Corporation does not share with non-affiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include such companies as credit card providers.</i></li> </ul>
Other Important Information	
<p>*You may have other privacy protections under applicable state laws. To the extent the state laws apply, we will comply with them when we share information about you, and in some cases sharing your information may be limited by you.</p> <p>California Residents: The Financial Information Privacy Act and California Consumer Privacy Act provide additional protections with regard to the collection, use, sharing, and sale of your information. We will not share information we collect about California residents with outside companies, except as permitted by law, such as with the consent of the customer or to service a customer's accounts. Please see our <a href="https://www.umpquabank.com/privacy/privacy-notice-for-california-residents/">Privacy Notice for California Residents, located at https://www.umpquabank.com/privacy/privacy-notice-for-california-residents/</a>, for further details concerning your privacy rights.</p> <p>Nevada Residents: Pursuant to Nevada law, we are providing this notice, which applies to accounts with Nevada mailing addresses, to inform you that you may elect to be placed on our internal "do not call" list. If you would like to be placed on the list, please let us know by simply calling us at 1-833-427-5227. You may also contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Avenue, Suite 3900, Las Vegas, Nevada 89101 Telephone: (702) 486-3132 Email: BCPINFO@ag.state.nv.us.</p> <p>Vermont Residents: We automatically treat customers with a Vermont mailing address as having limited sharing with our affiliates as provided above.</p>	