



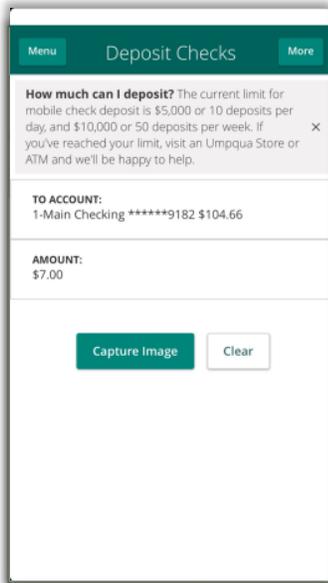
UMPQUA PERSONAL MOBILE BANKING – DEPOSIT CHECKS

The snap-and-send basics

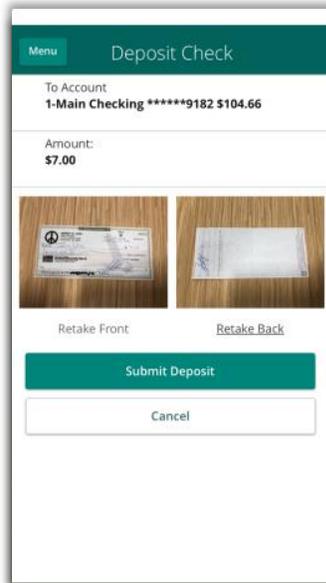
Have a check to deposit? The *Umpqua Bank Mobile Banking* app lets you use the camera on your phone or tablet to securely deposit a check directly to an eligible account, saving you a trip to the bank or ATM. Just sign the check, snap some pictures and follow the on-screen instructions. It's as easy as snap, tap and go!

Making a Mobile Deposit

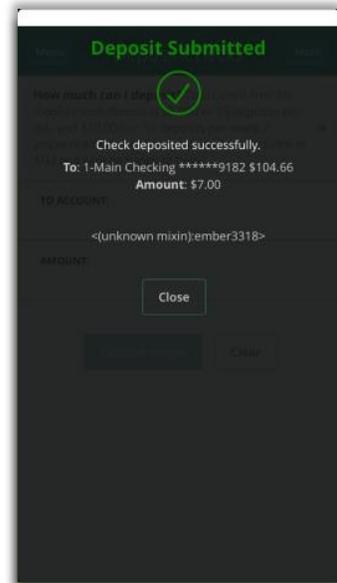
1. Log in to our *Umpqua Bank Mobile Banking* app and select *Deposit Checks* from under the *Transactions* menu. Select the account you would like the check deposited to and input the dollar amount of the check.
2. Endorse the check and take pictures of the front and back. Review and tap *Submit Deposit* when finished.
3. You'll receive an on-screen confirmation, as well as an email letting you know we received the deposit. We'll send a separate email to tell when the deposit has been approved.
4. Funds will post to your account following our normal Funds Availability Policy. Funds are deposited the same business day when deposited before 6 pm PT. Deposits after 6 pm PT or on non-business days will deposit the following business day.
5. Keep your check in a secure place. Once the funds have posted to your account, you may securely destroy the check after 15 days



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Questions? Need additional assistance?

Contact us at 1-866-4UMPQUA (1-866-486-7782). When contacting us, please have the name and version number of your mobile device (example: Apple® iPhone® 6, etc.) and operating system handy.