

If you think there is an error on your account or if you need more information relating to the servicing of your account, you must contact us *in writing* at:
Umpqua Bank PO Box 2224 Spokane WA 99210-2224

In your letter, give us the following information:

- *Account information:* Your name and account number.
- If you believe there is an error; describe the error and explain, if you can, why you believe there is an error.
- If you need more information relating to the servicing of your account, describe the item you would like more information about.

We will acknowledge your request in writing within 5 business days and conduct a reasonable investigation of the error or the requested information. After our investigation, we will respond to you in writing and explain our outcome.

FOR LINES OF CREDIT-WHAT TO DO IF YOU THINK YOU FIND A MISTAKE ON YOUR STATEMENT

If you think there is an error on your statement; contact us *in writing* at:

Umpqua Bank PO Box 2224 Spokane WA 99210-2224 or notify us *electronically* at our website umpquabank.com.

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

FOR PURCHASES MADE ON YOUR CREDIT CARD-YOUR RIGHTS IF YOU ARE DISSATISFIED WITH YOUR CREDIT CARD PURCHASES

If you are dissatisfied with the goods or services that you have purchased with your credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are dissatisfied with the purchase, contact us *in writing* at:

Umpqua Bank PO Box 2224 Spokane WA 99210-2224 or *electronically* on our website umpquabank.com

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

IMPORTANT BANKRUPTCY INFORMATION

If you or your account is in bankruptcy, this statement is for *informational purposes only*, and this is not an attempt to collect, recover, or offset the indebtedness against you personally. If you are represented by an attorney, provide a copy of this statement to your attorney or bankruptcy Trustee, if applicable. In pending bankruptcy cases, the plain status and terms may not be reflected on this account statement. Please contact us with any questions or concerns.

CHANGE OF ADDRESS OR PHONE NUMBER

Address Change

Phone Number Change

Loan Number

Date

Borrower's Name

Co-Borrower's Name

Street Address

City/State/Zip

() _____
Home Phone

() _____
Business Phone

Home Phone

Business Phone

Borrower's Signature

Co-Borrower's Signature