

FACTS	WHAT DOES COLUMBIA BANKING SYSTEM, INC. DO WITH YOUR PERSONAL INFORMATION?
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"> • Social Security number and income • Account balances and payment history • Credit history and credit score <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 Columbia Banking System, Inc. chooses to share; and whether you can limit this sharing.

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

Questions?	If your account(s) originated at Umpqua Bank Visit us online: www.umpquabank.com/privacy Call: 1-833-427-5227 (toll-free) Email: privacy@umpquabank.com	If your account(s) originated at Columbia Bank Visit us online: www.columbiabank.com Call: 1-877-272-3678 (toll-free) Email: privacy@umpquabank.com

Who We Are

Who is providing this notice?	Columbia Banking System, Inc. and Umpqua Bank with their family of companies: Columbia Private Bank, a Division of Umpqua Bank, Columbia Healthcare Banking, a Division of Umpqua Bank, Columbia Wealth Advisors, Columbia Trust Company, and Financial Pacific Leasing.
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What We Do

How does Columbia Banking System, Inc. protect my personal information?	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. Additionally, 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.
How does Columbia Banking System, Inc. collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or deposit money • Pay for your securities transactions or request money be sent to you • Write a check or use your credit • Utilize mobile applications <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include Umpqua Bank, Columbia Trust Company and Financial Pacific Leasing.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Columbia Banking Systems, Inc. does not share with non-affiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include such companies as credit card providers.</i>

Other Important Information

You may have other privacy protections under applicable state laws. To the extent a state law applies, we will comply when we share information about you, and in some cases you may limit information we share.

California Residents: For further details concerning your privacy rights, please see our Privacy Notices:

If your account was originated at Umpqua: Umpqua Privacy Notice for California Residents at www.umpquabank.com/privacy

If your account was originated at Columbia: Columbia Privacy Notice for California Residents at www.columbiabank.com/privacy

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.