



Text Message (SMS) Terms of Use

1. Your carrier's standard messaging rates apply to your entry or submission message, our confirmation and all subsequent SMS correspondence. Umpqua Bank does not charge for any content; however, downloadable content may incur additional charges from your cell phone provider. Please contact your wireless carrier for information about your messaging plan. Your carrier may impose message or charge limitations that are outside our control. All charges are billed by and payable to your mobile service provider.
2. By providing verbal consent to receiving a one-time passcode, you are consenting to receiving just the messages you would receive during your current engagement with Umpqua Bank. You will be asked for consent again for any additional one-time passcode messages. You will only be asked to provide one-time passcodes for engagements (calls and chats) you initiate with the bank.
3. You represent that you are the owner or authorized user of the wireless device you use to subscribe for this service, and that you are authorized to approve the applicable charges.
4. We will not be liable for any delays or failures in your receipt of any SMS messages as delivery is subject to effective transmission from your network operator and processing by your mobile device. SMS message services are provided on an AS IS, AS AVAILABLE basis.
5. Data obtained from you in connection with this SMS service may include your cell phone number, your carrier's name, and the date, time and content of your messages and other information that you may provide. We may use this information to contact you and to provide the services you request from us, and to otherwise operate, develop and improve the service. Your wireless carrier and other service providers may also collect data about your SMS usage, and their practices are governed by their own policies. We will only use information you provide to the Service to transmit a text message to you or as otherwise described in this document. Nonetheless, we reserve the right at all times to disclose any information as necessary to satisfy any law, regulation or governmental request, to avoid liability, or to protect our rights or property. When you complete forms online or otherwise provide us information in connection with the Service, you agree to provide accurate, complete, and true information.
6. The service and the content and materials received through the service are proprietary to us or our licensors, and is specific for use in servicing your accounts at Umpqua Bank only. You shall not damage, impair, interfere with or disrupt the service or its functionality.
7. The service is offered only in the United States.
8. We reserve the right to alter changes and/or these terms and conditions from time to time. We may suspend or terminate the service to you if we believe you are in breach of our terms and conditions. Your service is also subject to termination in the event that your wireless service terminates or lapses. We may discontinue the service at any time.
9. Umpqua Bank 2FA authentication messages come from short codes: 32858, 35515, 74501 and 86434.
10. If you have any questions, email us at customerservice@umpquabank.com or call us at 1-866-486-7782. View our Privacy Policy here <https://www.umpquabank.com/privacy/>. We do not charge for help or info messages; however, your normal carrier rates apply.