



UMPQUA BANK

Breathe easier about debt with an Umpqua Home Equity Line of Credit starting at 5.25% APR*

Open a window of opportunity with a Home Equity Line of Credit.

Here's a real breath of fresh air: With a Home Equity Line of Credit starting at 5.25% APR*, you can bring several debts under one umbrella, so they're a whole lot easier to manage. Talk it over with the family — and then talk it over with us.

Lock in your low rate

Every Umpqua Home Equity Line of Credit comes with the ability to lock in your interest rate before the market rate goes up. We call it the smartLock option, for a real feeling of security.

Home Equity Line of Credit

- Rates start as low as 5.25% APR* for lines over \$50,000.
- No origination fee.
- We pay standard closing costs on lines up to \$500,000.
- smartLock lets you lock in all or a portion of your balance at a fixed rate and payment for up to 15 years.

Call, visit your local store or go to umpquabank.com to learn more.

Greg Miyamoto

Store Manager

TEL 805-288-4503 FAX 503-270-2505

gregmiyamoto@umpquabank.com

*Rates shown are effective as of 9/27/2018 and subject to change without notice. The disclosed APR is variable and subject to change after consummation. The advertised APR is based on The Wall Street Journal (WSJ) Prime Rate (the "Index"), currently 5.25%, plus a margin (spread). The margin is based on the approved loan amount and our evaluation of your credit history. Current rate range is WSJ Prime + 0.00% to 3.00%. The advertised APR includes a 0.50% automatic payment discount from an Umpqua Bank account. Maximum APR: 18.00%. \$75 annual fee. Early closure fee may apply. Maximum combined Loan-to-Value limits are based on property type and amount borrowed. This offer is available for new lines and owner-occupied residential property only. Offer subject to change or discontinue without notice. You may convert all or a portion of your Home Equity Line of Credit to a fixed-rate loan during the draw period. There is a \$50 lock fee for each lock. Minimum \$5,000 fixedrate lock-in amount. You may have up to three (3) fixed-rate options in place at a time. Please refer to your loan agreement for full terms on the fixed-rate option. All loans are subject to credit approval. Other terms, conditions and fees may apply. For home-secured loans, property insurance is required; flood insurance is also required if the property is located in a special flood hazard area. Umpqua Bank NMLS # 401867.