

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

_____ )	
In the Matter of )	
UMPQUA BANK )	<b>ORDER TO PAY</b>
ROSEBURG, OREGON )	<b>CIVIL MONEY PENALTY</b>
(INSURED STATE NONMEMBER BANK) )	
_____ )	FDIC-20-0156k

The Federal Deposit Insurance Corporation (“FDIC”) is the appropriate Federal banking agency under Section 3(q) of the Federal Deposit Insurance Act (“FDI Act”), 12 U.S.C. § 1813(q), for Umpqua Bank, Roseburg, Oregon (“Bank”). The FDIC determined that the Bank has engaged in violations of Section 5 of the Federal Trade Commission Act (“Section 5”), 15 U.S.C. § 45(a)(1), in the commercial finance and leasing products issued by its wholly owned subsidiary, Financial Pacific Leasing, Inc., by engaging in deceptive and/or unfair practices related to certain collection fees and collection practices involving excessive or sequential calling, disclosure of debt information to non-borrowers, and failure to abide by requests to cease and desist continued collection calls.

The Bank, by and through its duly elected and acting Board of Directors (“Board”), has executed a STIPULATION AND CONSENT TO THE ISSUANCE OF AN ORDER TO PAY CIVIL MONEY PENALTY (“CONSENT AGREEMENT”), dated May 4, 2021, that is accepted by the FDIC. With the CONSENT AGREEMENT, the Bank has consented, without admitting or denying any violations of law or regulation, to the issuance of this ORDER TO PAY CIVIL MONEY PENALTY by the FDIC.

Having determined that the requirements for issuance of an order under Section 8(i)(2) of the FDI Act, 12 U.S.C. § 1818(i)(2), have been satisfied, the FDIC hereby issues the following:

**ORDER TO PAY CIVIL MONEY PENALTY**

IT IS ORDERED that by reason of the violations of law and/or regulations set forth herein, and after taking into account the appropriateness of the penalty with respect to the size of the financial resources and good faith of the Bank, the gravity of the violations, the history of previous violations by the Bank, and such other matters as justice may require, including the severity of the risks to and losses by consumers, pursuant to Section 8(i)(2) of the FDI Act, 12 U.S.C. § 1818(i)(2), a penalty of \$1,800,000 is assessed against the Bank. The Bank shall pay such amount to the Treasury of the United States.

IT IS FURTHER ORDERED that the Bank is prohibited from seeking or accepting indemnification from any third party for the civil money penalty assessed and paid in this matter.

This ORDER TO PAY CIVIL MONEY PENALTY shall be effective upon issuance.

The provisions of this ORDER TO PAY CIVIL MONEY PENALTY shall not bar, estop, or otherwise prevent the FDIC or any other federal or state agency or department from taking any other action against the Bank or any of the Bank's current or former institution-affiliated parties, as that term is defined in Section 3(u) of the FDI Act,

