



PACIFIC PREMIER BANK®

## TRUST CLIENT ANNOUNCEMENT COMMUNICATION

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To Our Valued Clients:

We are pleased to announce our agreement to merge Pacific Premier Bank into Umpqua Bank. This exciting combination of two exceptional companies will result in a best-in-class banking franchise unlike anything that currently exists in the western United States, with the added scale to serve you better.

Umpqua and Pacific Premier are both strong, well-managed, disciplined institutions with complementary products, services, and a combined footprint across eight western states. Umpqua shares our client-centric approach, our dedication to relationship banking, and our unwavering commitment to exemplary service. Together, we will provide you an expanded suite of products, enhanced access, and a continuation of the excellent service you've come to expect from Pacific Premier.

What exactly does this mean for you? Our Pacific Premier Trust clients will continue to benefit from the same products, services, technology, and relationship managers you enjoy today. There will be no system conversion or extensive staffing changes.

At this time, no action is required on your part. Please continue to transact confidently with Pacific Premier Trust as you normally would. The merger with Umpqua is anticipated to be completed later this year, subject to regulatory, shareholder, and other required approvals. We are dedicated to creating a seamless experience as we progress with the merger and will keep you informed with regular updates.

You will find additional information about Umpqua Bank and details on the merger process on the Information Center at [UmpquaBank.com/pacific](http://UmpquaBank.com/pacific).

If you have any questions, please feel free to contact Pacific Premier Trust at 800.962.4238. We value your business and look forward to serving you for many years to come.

Sincerely,

Steve Gardner  
Chairman and CEO  
Pacific Premier Bank