

Umpqua Bank Selects Fiserv for Next-Generation Online Financial Services Solution

Innovative Northwest bank to leverage advanced online banking features, payments, flexibility and rich user experience

BROOKFIELD, Wis.--(BUSINESS WIRE)--July 30, 2008--Fiserv, Inc. (NASDAQ:FISV), a leading provider of information technology services to the financial industry, today announced that longtime client, Umpqua Bank (NASDAQ:UMPQ), an \$8.3 billion bank headquartered in Roseburg, Ore., has selected Fiserv to provide next-generation online banking and payment services to its more than 250,000 customers.

Umpqua, which has been using CheckFree Web RXP(sm) for billing and bill payment services for seven years, will expand its partnership with Fiserv by adding Corillian Consumer Banking(TM), Corillian Family Banking(TM) and Corillian Personal Money Manager(TM) solutions as part of a strategic initiative to enhance its overall online user experience. The bank's relationship with Fiserv began back in 1990, when they first licensed the Premier(R) core system from another Fiserv business unit, Information Technology Inc., (ITI). The bank also uses Fiserv EFT for debit card and ATM services.

"Umpqua prides itself on bringing innovation into the customer experience, whether in our stores or online," said Ric Carey, executive vice president, Retail Banking, Umpqua. "By partnering with Fiserv, we're creating a next-generation online environment that will enable the bank to drive greater customer acquisition, retention and profitability through this increasingly efficient channel."

Umpqua selected Corillian Consumer Banking for its technology, depth of functionality and industry best practices. Tight integration between Corillian Consumer Banking and CheckFree's Web RXP billing and payment service, will enable Umpqua to provide its customers with an advanced online user experience that simplifies overall enrollment and drives overall usage of all of its online services. This integration will also increase the number of cross-sell opportunities and profit-per-customer that the bank derives through the online channel. The new solution replaces an existing online banking solution in use at the bank since 2004.

Umpqua also chose Corillian Family Banking and Corillian Personal Money Manager to provide their customers with the flexibility to manage their accounts according to the needs of the individual customer. Corillian Family Banking is a holistic financial management solution allowing users to securely grant access to family members and other joint account holders, as well as third parties, to more effectively manage their finances. Corillian Personal Money Manager is an innovative personal financial

management solution with enhanced transaction reporting and analysis capabilities as well as expanded online access to account history, online reporting and tracking.

Hosted in an American Institute of CPA quality-certified data center, Corillian Consumer Banking will enable Umpqua to offer an analyst-certified industry-leading online banking service to its customers, while also maintaining the ability to tailor the site with flexible configuration. This will enable Umpqua to improve its online banking effectiveness and further differentiate the financial institution as it meets the growing needs of its customers.

"Together, Fiserv and leading financial institutions like Umpqua are redefining online financial services by seamlessly integrating best-of-breed online banking and electronic billing and payment solutions, along with key value-added services in an optimal online user experience," said Todd Leshner, division president, Fiserv Electronic Banking Services. "Now, these leading institutions are able to truly drive increased usage of all online applications, increased customer loyalty and profitability."

About Umpqua Bank

Umpqua Bank, headquartered in Roseburg, Ore., is a subsidiary of Umpqua Holdings Corporation (NASDAQ:UMPQ) and has 147 locations between Napa, Calif. and Bellevue, Wash., along the Oregon and Northern California Coast and in both Central California and Central Oregon. Umpqua Bank has been recognized for its innovative customer experience and banking strategy by national publications including the Wall Street Journal, New York Times, BusinessWeek, Fast Company and CNBC. The company, recognized for the second year in a row, ranked 13th on Fortune Magazine's 2008 list of the country's "100 Best Companies To Work For." Umpqua Holdings also owns retail brokerage subsidiary Strand, Atkinson, Williams & York Inc., which has locations in Umpqua Bank stores and in dedicated offices throughout Oregon and Southwest Washington. Umpqua Bank's Private Client Services Division provides tailored financial services and products to individual customers. Umpqua Holdings Corporation is headquartered in Portland, Ore. For more information, visit <http://www.umpquabank.com/>.

About Fiserv, Inc.

Fiserv, Inc. (NASDAQ:FISV), a Fortune 500 company, provides information management and electronic commerce systems and services to the financial and insurance industries. Leading services include transaction processing, outsourcing, electronic bill payment and presentment, investment management solutions, business process outsourcing (BPO), software and systems solutions. Headquartered in Brookfield, Wis., the company is the leading provider of core processing solutions for U.S. banks, credit unions and thrifts. Fiserv was ranked the largest provider of information technology services to the financial services industry worldwide in the 2004, 2005 and 2006 FinTech 100 surveys. In 2007, the company completed the acquisition of CheckFree, a leading provider of electronic commerce services. Fiserv reported

nearly \$4 billion in total revenue from continuing operations for 2007. For more information, please visit www.fiserv.com.