



## FOR IMMEDIATE RELEASE

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## UMPQUA BANK AND ENERGY TRUST OF OREGON TEAM UP TO HELP OREGONIANS MINIMIZE ENERGY COSTS

### *Affordable Financing for Energy Saving Improvements and Solar Power for Homes and Businesses Coming Soon*

**PORTLAND, Ore. – Oct. 7, 2008** – Umpqua Bank, a subsidiary of Umpqua Holdings Corp. (NASDAQ: UMPQ), and Energy Trust of Oregon Inc., an independent nonprofit organization, are joining forces to help Oregonians invest in energy efficiency and renewable energy as energy prices continue to rise. The two organizations are working together to offer GreenStreet Lending, affordable loan products that make it possible for consumers and businesses to make energy-saving improvements and harness solar power in their homes and businesses.

The new GreenStreet solar and energy efficiency loan options will be available November 12. They will offer a low interest financing rate and can be paired with Energy Trust's cash incentives and Oregon energy tax credits to make energy efficiency home and business improvements financially accessible to a broader market.

"Rising energy costs and increasing environmental concerns are both weighing heavily on consumers' minds. Umpqua Bank and Energy Trust have created GreenStreet Lending to make it easier for Oregonians to afford and have access to the kinds of smart home and business improvements that save energy and generate power – and will pay for themselves over time," said Margie Harris, executive director for Energy Trust of Oregon.

"A shared commitment to investing in the future of our communities brought Umpqua Bank and Energy Trust together to create the GreenStreet Lending program's environmentally-responsible loan options, which make energy efficiency and renewable power more accessible and cost-effective," said Lani Hayward, executive vice president of creative strategies for Umpqua Bank.

“Umpqua is pleased to be the program’s recommended lender and excited to begin working towards a cleaner future for Oregon.”

To help homeowners identify improvements that will save energy and minimize costs, Energy Trust offers free Home Energy Reviews. These reviews offer a customized plan for increasing energy efficiency and are often the first step to identifying potential for solar options. Energy Trust’s Home Energy Reviews are available to Oregon customers of PGE, Pacific Power, NW Natural and Cascade Natural Gas and can be scheduled online at [www.energytrust.org/solutions](http://www.energytrust.org/solutions) or by calling 1-866-368-7878. Energy Trust also sponsors workshops for homeowners interested in solar power, for more information visit [www.solarnoworegon.org](http://www.solarnoworegon.org). Information and resources for businesses are available at [www.energytrust.org/commercial](http://www.energytrust.org/commercial).

Additional information about GreenStreet loans for improving business and residential energy efficiency is available online at [www.greenstreetloan.com](http://www.greenstreetloan.com), or by calling 1-866-790-2121.

### **About Umpqua Bank**

Umpqua Bank, headquartered in Roseburg, Ore., is a subsidiary of Umpqua Holdings Corporation (NASDAQ: UMPQ) and has 148 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 13<sup>th</sup> 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 Energy Trust**

Energy Trust of Oregon, Inc., is a nonprofit organization dedicated to changing how Oregonians use energy by promoting energy efficiency and clean renewable energy for Oregon customers of Portland General Electric, Pacific Power, NW Natural and Cascade Natural Gas. For more information, visit the Energy Trust Web site, [www.energytrust.org](http://www.energytrust.org), or call 1-866-368-7878.

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