

FACTS

WHAT DOES MUFG UNION BANK, N.A., (UNION BANK) AND ITS FAMILY OF COMPANIES DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and transaction history
- Account balances and payment history
- Credit history and income

How?

All financial companies need to share their customers' personal information to conduct their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons the Union Bank® family of companies chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does Union Bank share? | Can you limit this sharing? |
|---|------------------------|-----------------------------|
| For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes | No |
| For our marketing purposes – to offer our products and services to you | Yes | No |
| For joint marketing with other financial companies | Yes | No |
| For our affiliates' everyday business purposes – information about your transactions and experiences | Yes | No |
| For our affiliates' everyday business purposes – information about your creditworthiness | Yes | Yes |
| For our affiliates to market to you | Yes | Yes |
| For nonaffiliates to market to you | No | We don't share |

To limit our sharing

- Call **1-888-283-6699**—our menu will prompt you through your choice(s) **or**
- TDD Telephone Banking for hearing impaired: Relay Service dial 7-1-1, provide Relay Operator with 1-800-238-4486; Teletypewriter (TTY) 1-800-826-7345, **or**
- Visit us online. If you are a Union Bank online banking customer, you may indicate your privacy preferences in a secure session in your online account at unionbank.com by logging on to online banking and changing your Affiliate Information Sharing preference. Select Help for more details.

Please note:

If you are a new customer, we can begin sharing your information 45 days from the date we sent this notice. When you are no longer our customer, we do not continue to share information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 1-800-652-1062, option 6

Who we are

| | |
|--------------------------------------|--|
| Who is providing this notice? | Union Bank family of companies, including MUFG Union Bank, N.A.; PurePoint® Financial, a division of MUFG Union Bank, N.A.; UnionBanc Investment Services® LLC; and HighMark® Capital Management, Inc. |
|--------------------------------------|--|

What we do

| | |
|---|---|
| How does Union Bank protect my personal information? | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings, as well as: <ul style="list-style-type: none"> ■ Information access controls ■ Service providers oversight and confidentiality requirements ■ Employee privacy and information security training ■ Physical, electronic and procedural safeguards |
|---|---|

| | |
|---|--|
| How does Union Bank collect my personal information? | We collect your personal information, for example, when you: <ul style="list-style-type: none"> ■ Open an account or apply for a loan ■ Give us your contact information or show your government-issued ID ■ Use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. |
|---|--|

| | |
|---------------------------------------|---|
| Why can't I limit all sharing? | Federal law gives you the right to limit only: <ul style="list-style-type: none"> ■ Sharing for affiliates' everyday business purpose—information about your creditworthiness ■ Affiliates from using your information to market to you ■ Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law. |
|---------------------------------------|---|

| | |
|---|--|
| What happens when I limit sharing for an account I hold jointly with someone else? | Your choices apply to everyone on your account—unless you tell us otherwise. |
|---|--|

Definitions

| | |
|------------------------|---|
| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ Our affiliates include financial companies such as MUFG Union Bank, N.A.; PurePoint Financial, a division of MUFG Union Bank N.A.; UnionBanc Investment Services LLC; HighMark Capital Management, Inc.; MUFG Bank, Ltd.; and Mitsubishi UFJ Financial Group. |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ■ Union Bank does not share with nonaffiliates so they can market to you. |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. For example: <ul style="list-style-type: none"> ■ Our joint marketing partners include credit card service and merchant service companies. |

Other important information

State laws may give you additional rights to limit sharing. **For Vermont residents only:** We will automatically limit information sharing. **For California residents only:** You will receive a separate form entitled Important Privacy Choices for Consumers. **For Nevada residents only:** The following notice is provided pursuant to Nevada law. To be placed on the Union Bank internal "Do Not Call" list for marketing calls, you may call us at 1-800-652-1062, option 6. For more information, you may contact us at MUFG Union Bank, N.A., P.O. Box 60368, Phoenix, AZ 85082-0368; telephone 1-800-652-1062, option 6; and for assistance via email please visit: <https://www.unionbank.com/global/contactus/emailus/index.jsp>. You may also contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Ste. 3900, Las Vegas, NV 89101; telephone 1-702-486-3132; email: BCPINFO@ag.state.nv.us.