

FACTS

WHAT DOES THE UNION BANK 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 other personal information
- Financial history and transactions, account balances, and payment history
- Consumer report information and asset and investment experience

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	Yes
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**
- For hearing-impaired assistance, **dial TDD, then 1-800-826-7345, or**
- Visit us online. If you are a Union Bank Online Banking customer, you may indicate your preferences in a secure session in your online account at unionbank.com. Go to My Profile, select Affiliate Information Sharing Preference, and choose the Opt Out button.

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, or email privacy@unionbank.com

Who we are

Who is providing this notice?	Union Bank family of companies, including Union Bank, N.A.; UnionBanc Investment Services LLC; and HighMark® Capital Management, Inc.
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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 ■ Use online banking or enroll in a service ■ Enter into an investing relationship or purchase a mutual fund ■ Use one of our other financial products or services We also may receive information about you from information services and consumer reporting agencies.
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 purposes — information about your creditworthiness ■ Affiliates from using your information to market to you ■ Sharing for nonaffiliates to market to you (Union Bank does not do this, except under a specific joint marketing agreement as noted below) State laws and individual companies may give you additional rights to limit sharing. See below for information on State Laws.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choice will be applied to you as an individual on all your accounts. You may express a preference on behalf of other joint account holders on the joint account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies: <ul style="list-style-type: none"> ■ Including Union Bank, N.A.; UnionBanc Investment Services LLC; HighMark Capital Management, Inc.; Bank of Tokyo-Mitsubishi UFJ, 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 uses nonaffiliates only to support your basic bank services or as permitted by law. We do not share or sell your information.
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"> ■ Union Bank works jointly by referral with FNBO to provide credit cards services, and with Elavon to provide merchant services to our customers.

Other important information

State Laws: If your address is in Vermont, we will automatically limit information sharing. The following notice is required to be made under Nevada law to NV customers. At any time, you may request to be placed on our internal "Do Not Call" list by calling Union Bank at 1-800-652-1062, option 6. For more information about the Nevada "do not call" notice requirement, you may also contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Ave., Suite 3900, Las Vegas, NV 89101; phone: 1-702-486-3132 or email BCPINFO@ag.state.nv.us. If your address is in California, you will receive a separate form entitled Important Privacy Choices.