



Welcome to U.S. Bank!

It's almost time to transition MUFG Union Bank® personal accounts – including checking, savings, money market, time deposit (certificate of deposit) accounts and IRAs – to U.S. Bank. Our goal is to make this as seamless as possible, with minimal disruption. Our team of experts will be with you every step of the way.

Your Union Bank personal deposit account(s) will automatically move to U.S. Bank over the Memorial Day weekend of May 27-29, 2023.

During this transition and beyond, you'll be able to count on our expertise to help you achieve your financial goals. Our best-in-class banking products and services are designed to make banking with us easy, convenient and rewarding. You will also have expanded access to a large network of branches and ATMs, and industry-leading digital tools to enable you to bank how you prefer.

IMPORTANT ACCOUNT INFORMATION

Please review and retain the important documents about your account transition in the enclosed envelope. These materials include your *U.S. Bank Financial Services Guide* (a complete overview of our products and services) and a copy of *Your Deposit Account Agreement*. Note that some accounts may receive additional materials in a separate mailing, which are highlighted in your *Financial Services Guide*. **We encourage you to read all of the enclosed documents and pay special attention to the topics highlighted on the back of this letter.**

We appreciate your business and look forward to serving your financial needs now and long into the future.

Sincerely,

U.S. Bank

We're here for you!

Keeping you informed is important to us. Listed below are a few helpful resources for you.



Scan here with your phone's camera to visit usbank.com/unionbank to view FAQs and more.



BEFORE MAY 30, 2023

U.S. Bank helpline

833-398-1533

Monday through Friday

(except holidays)

8 a.m. to 8 p.m. PT

BEGINNING MAY 30, 2023

U.S. Bank 24-Hour Banking

800-USBANKS (872-2657)



ANYTIME

Speak to your local Union Bank team.

Important information about your account(s)

Deposit account numbers

You'll be getting new account number(s) when your personal accounts transition to U.S. Bank. A letter containing your new account number(s) will be mailed to you in mid-May. You'll be able to enroll in U.S. Bank mobile and online banking to view your deposit account(s) beginning May 30. Refer to the *Financial Services Guide* for additional account transition information and page 4 for step-by-step enrollment instructions.

Checks

You may continue to use your existing Union Bank checks and deposit slips until your supply runs out. If you have a home equity line of credit or personal line of credit, you will receive new checks within 10 days of those accounts transitioning to U.S. Bank. You should begin using your new checks for these accounts upon receipt.

Debit and/or ATM card

Continue to use your current Union Bank Debit and/or ATM Card until you receive your new U.S. Bank Debit and/or ATM Card through July 15. Your Union Bank Debit and/or ATM Card will stop working on August 1, or when you activate your new U.S. Bank Debit and/or ATM Card, whichever comes first. **Your existing Personal Identification Number (PIN) will not change.**

Bill pay

Once you enroll in U.S. Bank mobile and online banking, your existing bills and biller information from the Union Bank bill pay system will automatically transfer. See pages 5 and 7-9 of your *Financial Services Guide* for more information.

Zelle®, automatic payments and account transfers

Existing recurring Zelle® payments, eligible automatic payments and account transfers will automatically continue onto your U.S. Bank account at conversion. For additional actions required on your part, please reference pages 3 and 7-9 of your *Financial Services Guide*.

Credit card

If you have a Union Bank Credit Card, it will be replaced with a new U.S. Bank Credit Card in late May. Please continue to use your Union Bank Credit Card as usual and watch for future U.S. Bank communications regarding your credit card account.

Overdraft protection

If you currently have overdraft protection on your checking account, this protection will continue in most situations for accounts linked to another deposit account or to your converted U.S. Bank Credit Card. See the enclosed *Your Deposit Account Agreement* and page 17 of your *Financial Services Guide* to learn more.

Lending

If you have a Union Bank mortgage, home equity line of credit, personal loan or personal line of credit, you will receive information separately about the details of those account transitions.

U.S. Bank privacy information

At U.S. Bank, trust has always been the foundation of our relationship with customers. Because you trust us with your financial and other personal information, we respect your privacy and safeguard your information. Please review our privacy pledge on pages 34-37 of your *Financial Services Guide* to learn more about what rights you have to control your information.

FDIC insurance

Rest assured, any deposit accounts you have at Union Bank and/or U.S. Bank are safe and secure. Your deposit accounts are insured to the maximum permitted by law. See page 13 of your *Financial Services Guide*.

Some materials and services may only be available in English.

Para ver este documento en español, visite usbank.com/union-bank-es.¹

この文書の日本語版は usbank.com/union-bank-ja をご覧ください。²

1. Algunos materiales y servicios pueden estar disponibles solamente en inglés.

2. 一部サービスや資料は英語のみでの対応となるのでご了承ください。



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