



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 – 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 account(s) will automatically move to U.S. Bank over the weekend of May 27-29, 2023.

During this transition and ongoing, 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.

IMPORTANT ACCOUNT INFORMATION

As a current Union Bank Essentials Checking or Pacific Rim Company Benefits Checking account customer through the California Account, Pacific Rim Company Benefits or Global Expatriate Account program, your checking account will convert to a U.S. Bank Smartly™ Checking account. **As an MUFG referred customer, you will be automatically enrolled into the Primary tier of the U.S. Bank Smart Rewards™ program and the monthly maintenance fee is waived.** You can view your tier benefits in the *Consumer Pricing Information* beginning on page 20 of the *Financial Services Guide*.

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 your 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

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



Update your email address with Union Bank.

It's how we'll contact you with important information during account transition.

Visit unionbank.com.



Call your Union Bank Japanese Customer Service Unit

with questions using the number you've always used.

Some materials and services may only be available in English.

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

Important information about your account(s)

Japanese language service

We'll continue to support your global financial needs through our dedicated in-language Japanese Customer Service Unit and bilingual services at branch locations in the U.S. Our phone numbers and hours of operation remain the same, but phone menu options may change.

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. A phone number and address in the U.S. is required to use bill pay.

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 beginning in late May 2023. 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 coverage and overdraft protection

The standard overdraft coverage described on page 16 of the *Financial Services Guide* is not available for your account. 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 pages 16-17 of your *Financial Services Guide* to learn more.

Mobile and online banking

The U.S. Bank Mobile App is available for download from the U.S. App Store. Your device must be connected to the U.S. App store location in order to download the U.S. Bank Mobile App. You may also access your accounts online at [usbank.com](https://www.usbank.com).

International wire transfers

U.S. Bank does not offer international wire transfers via online and mobile banking. Instructions will be provided in future communications.

Mobile check deposit

U.S. Bank offers mobile check deposit on the U.S. Bank Mobile App. Only U.S. dollar checks drawn from banks and institutions in the U.S. are accepted through this feature.

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. Additional privacy information specific to Japan residents can be found at [usbank.com/privacy](https://www.usbank.com/privacy).

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*.

