
Union Bank Access Account

LMI Product Strategy

Rogger LaCruz

VP, Senior Product Manager

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About UnionBanCal Corporation & Union Bank, N.A.

- Headquartered in San Francisco, UnionBanCal Corporation is a financial holding company with assets of \$105.9 billion at December 31, 2013.
Its primary subsidiary, Union Bank, N.A., provides an array of financial services to individuals, small businesses, middle-market companies, and major corporations.
- The bank operated 415 branches in California, Washington, Oregon, Texas, Illinois, and New York as well as two international offices, on December 31, 2013.
UnionBanCal Corporation is a wholly-owned subsidiary of The Bank of Tokyo-Mitsubishi UFJ, Ltd., which is a subsidiary of Mitsubishi UFJ Financial Group, Inc.
Union Bank is a proud member of the Mitsubishi UFJ Financial Group (MUFG, NYSE:MTU), one of the world's largest financial organizations.
- In July 2013, American Banker Magazine and the Reputation Institute ranked Union Bank #1 for reputation among its customers.
Visit www.unionbank.com for more information.



Introduction to Union Bank Access Account

- In an effort to demonstrate its commitment to responsible banking and in response to customer needs, Union Bank, N.A., has developed its new Union Bank Access Account.
- One of the first of its kind, the new account helps illustrate the bank's commitment to providing products that serve the needs of the low-to-moderate income (LMI) segment and other consumers who may not qualify for a traditional bank account.
- The Union Bank Access Account is a low-cost product that offers features and functionalities to allow customers easier access to their account, while minimizing the likelihood of fees, such as overdraft or non-sufficient funds fees.
- Consumers currently on ChexSystems may also qualify for a Union Bank Access Account.

Union Bank Access Account Features

Key Features:

- No Direct Deposit Requirement
- No Service Fee with Direct Deposit
- No Minimum Balance Requirement
- Discounted Money Order Fees
- No Overdraft or NSF Fees
- ChexSystems Record Allowed

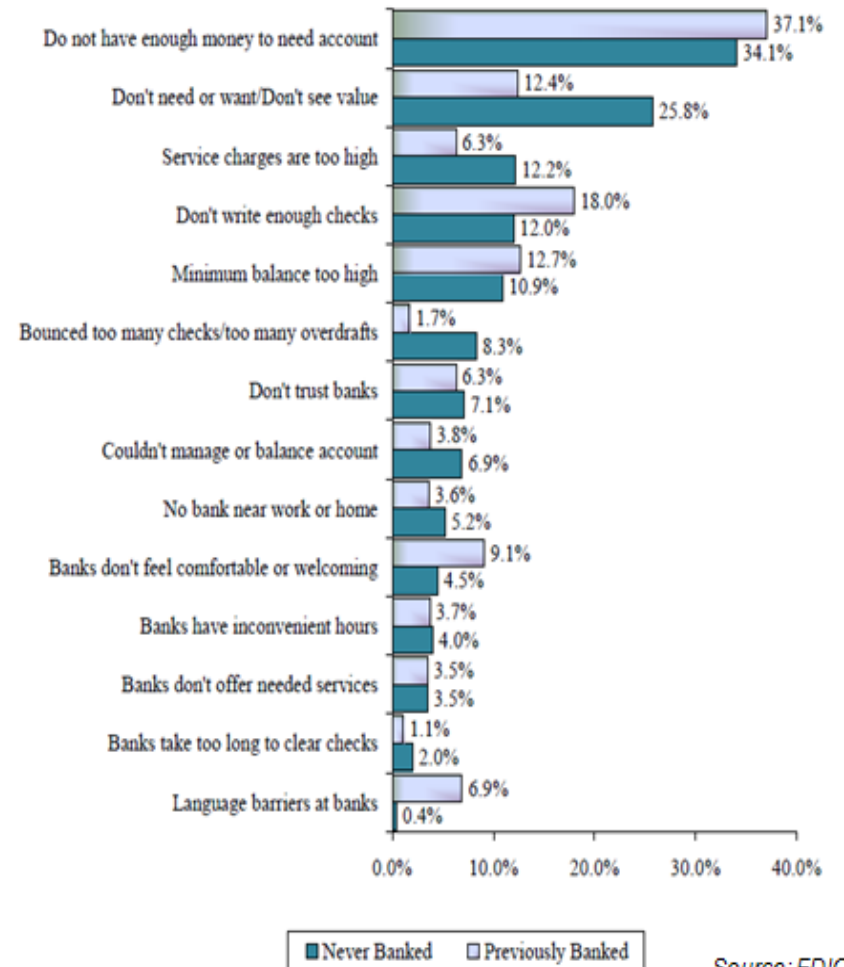
Account Features	Union Bank Access Account
Direct Deposit of benefits or payroll Payment to open account	Not Required
Monthly Service Charge	\$6 (with paper statement) \$5 (with online statement)
How to Avoid the Monthly Service Charge	\$25 single Direct Deposit / statement period
Set up Fee	\$0
Minimum Deposit to Open Account	\$25
Balance required to maintain the account	Greater than \$0
Deposit – Branch – Checks/Cash	Allowed
Deposit – ATM – Checks/Cash	Allowed
Withdrawal – Branch	Unlimited (no fee)
Money Orders	Available (\$1.50 per Money Order)
Online Banking	Allowed
Online Statement	Available with Online Banking
Mobile Banking	Available with Online Banking
Account Linking	Allowed
Overdraft / NSF fee	No OD / NSF fees
ACH Stop Payment	Allowed (fees apply)
ChexSystems Record	Allowed, except for fraud

Market Opportunity

The Union Bank Access Account Option:

- 8.2 percent of US households are unbanked. This represents 1 in 12 households in the nation, or nearly 10 million in total.*
- 20.1 percent of US households are underbanked. This represents one in five households, or 24 million households with 51 million adults.*
- According to the FDIC study; the leading reasons the underserved do not have a bank account are:
 - **Don't see the value**
 - **Service charges are too high**
 - **Don't write enough checks**
 - **Minimum balance requirements are high**
 - **Bounce checks and too many overdrafts**
 - **Couldn't manage or balance the account**
- The new Union Bank Access Account overcomes most of the main reasons why the underserved do not have a bank account.

Reasons: Do Not have a Bank Account



*Source: 2011 FDIC National Survey of Unbanked and Underbanked Households

Union Bank Access Account Brochure

Union Bank Access Account



Union Bank Access Account

The Union Bank Access Account is a safe, low-cost account, designed for customers who may not have or need a traditional checking account. A unique alternative, it allows you easy access to many standard banking features while avoiding the risk of incurring overdraft and non-sufficient funds fees. (See account limitations below)¹.

Access your funds anytime:

- Branch Banking
- Online Banking^{2,3}
- Mobile Banking^{2,4}
- Telephone Banking
- ATM Card, upon request⁵

Enjoy low-cost account features:

- Monthly Service Charge:
 - \$0 with \$25 or more direct deposit⁶
 - \$5 with online statement²
 - \$6 with paper statement
- Minimum deposit to open account – \$25
- Balance greater than zero required to maintain account
- No overdraft/ non-sufficient funds (NSF) fees
- Discounted/unlimited money orders – \$1.50 each
- Customers on ChexSystems accepted⁷

For more information



Call 1-800-818-6060



Visit unionbank.com



Stop by a banking office

For terms and conditions governing our deposit accounts, see our *All About Personal Accounts & Services Disclosure and Agreement* and *Personal Accounts Fee Schedule* for details.

¹ Checkwriting, Debit Card, wire transfer activity and Online/Telephone Bill Pay not available with this account.

² This service will be available by 5/31/13.

³ Available with Online enrollment (excludes Bill Pay and wire transfers)

⁴ Available with Online Banking (excludes Send Money Service)

⁵ Free use at Union Bank ATMs. Fees apply to use your Union Bank ATM card at non-Union Bank ATMs or to obtain an ATM mini-statement. Point-of-sale merchants may also add a surcharge.

⁶ Monthly Service Charge waived with a single direct deposit of \$25 or more during each monthly statement period.

⁷ Individuals whose account history has been reported to ChexSystems are eligible, other than for fraud-related activity.

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Marketing Support

Affordable Banking for Low- to Moderate-Income (LMI) Communities

By Riqo Fraser, Union Bank, N.A.



Riqo Fraser
Assistant Vice President
and Branch Manager
Manhattan Beach Branch
400 Manhattan Beach Blvd.
Manhattan Beach, CA 90266
310-374-9746

Union Bank is creating positive change in our communities with its new Union Bank Access Account. One of the first of its kind, the new account helps illustrate the bank's commitment to providing products that serve the needs of the low- to moderate-income (LMI) segment and other consumers, including those on ChexSystems, who may not qualify for a traditional bank account.

The Union Bank Access Account is a direct response to requests from consumers and community groups regarding the needs of the LMI customer segment that includes the unbanked and underbanked population. According to the 2011 Federal Deposit Insurance Corporation (FDIC) National Survey of Unbanked and Underbanked Households, 8.9 percent of U.S. households are unbanked, which represents 1 in 12 households in the nation or nearly 10 million in total, while 20.1 percent of U.S. households are underbanked, which represents one in five households or 24 million in total (<http://www.fdic.gov/householdsurvey/>).

Union Bank continues to honor its legacy of public service through a commitment to responsible products and practices, one of its five tenets of responsible banking. The Union Bank Access Account is a low-cost product that offers features and functionalities to allow customers easier access to their account and the opportunity to establish a banking relationship with Union Bank.

"The ongoing feedback we receive from our community partners and customers is critical to our product development," said Union Bank Vice President and Senior Product Manager Rogger LaCruz. "We are proud to respond with an affordable product that offers the features typically offered on consumer checking accounts, while avoiding the risk of incurring overdraft and non-sufficient funds fees."

...empowering consumers and businesses, and providing them access to affordable financial services is what helps communities thrive.

The Union Bank Access Account is a checkless account and is available in California, Washington and Oregon. Customers may visit a Union Bank branch to learn more or to open an account. There is no set up fee and direct deposit of a payroll or benefit payment is not required. Once the account is open, customers can make deposits and withdrawals in a branch or at an ATM. They may also use the account's ATM card to perform point-of-sale transactions (with a personal identification number) at participating merchants.

Providing customized financial services and solutions has been the heart and soul of Union Bank throughout its nearly 150-year history. Whether we're helping a family buy its first home, supporting small businesses or the vital work of affordable housing developers, or providing affordable financial services to LMI consumers,

fair and transparent banking is a fundamental Union Bank commitment.

"We know that empowering consumers and businesses, and providing them access to affordable financial services is what helps communities thrive," said Union Bank Senior Executive Vice President Julius Robinson, head of Corporate Social Responsibility. "That includes identifying opportunities where we can serve the LMI market segment."

For more information on the Union Bank Access Account please visit your local Union Bank branch for further details.

Riqo Fraser is an Assistant Vice President and Branch Manager of Union Bank's Manhattan Beach Branch. Headquartered in San Francisco, UnionBankCal Corporation is a financial holding company with assets of \$102.3 billion as of June 30, 2013. Its primary subsidiary, Union Bank, N.A., provides an array of financial services to individuals, small businesses, middle-market companies, and major corporations. The bank operated 422 branches in California, Washington, Oregon, Texas, Illinois, and New York as well as two international offices as of June 30, 2013. UnionBankCal Corporation is a wholly-owned subsidiary of The Bank of Tokyo-Mitsubishi UFJ, Ltd., which is a subsidiary of Mitsubishi UFJ Financial Group, Inc. Union Bank is a proud member of the Mitsubishi UFJ Financial Group (MUFG, NYSE:MTU), one of the world's largest financial organizations. In July 2013, American Banker Magazine and the Reputation Institute ranked Union Bank #1 for reputation among its customers. Visit www.unionbank.com for more information.



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