



Letter 1
Consumer with
credit monitoring

April 6, 2012

[Name1]

[Name2]

[Name3]

[Name4]

[Name5]

[Name6]

[Name7]

[Address2]

[DeliveryAddress1]

[City], [ST] [Zip]-[Zip4]



[Salutation]

On February 15, 2012, Union Bank® discovered that a former contractor kept proprietary bank data in his possession upon his departure from the Bank on January 31, 2012. This data contained some of your customer information such as your name, account number, home address, phone number, and email address.

Union Bank immediately began and is still undertaking a thorough investigation of this matter. Although we have no evidence to date that any information has been misused or that there was intent of misuse, we are notifying you out of an abundance of caution. Protecting your personal information is of the highest importance to us, and we would like to assure you that we have taken steps to mitigate the risk of reoccurrence.

While we recognize this issue may cause you concern, we are committed to minimizing any impact you may experience as a result of this situation. Therefore, we would like to provide you, at no charge, a two-year subscription to ITAC Sentinel® Plus, a credit monitoring and identity theft protection service.

Complimentary Credit Monitoring

ITAC Sentinel Plus, provided by Intersections Inc. (NASDAQ: INTX), a leading provider of consumer and corporate identity risk management services, provides you with the following services:

- 3-Bureau Credit Report and Scores
- 3-Bureau Daily Monitoring with Notify Express® Alerts
- 3-Bureau Quarterly Credit Update
- ITAC Victim Assistance®
- Card Theft Protection
- Internet Surveillance
- Credit Education Specialists
- Up to \$20,000 Identity Theft Insurance with \$0 deductible

You may activate this service over the phone or online by providing the redemption code noted below.

- Call: 1-866-801-6300
- Visit: www.itacsentinel.com/alert

When you enroll you will need to provide the following information:

- Mailing Address
- Phone Number
- Social Security Number
- Email Address
- Redemption Code [RedemptionCode]

To take advantage of this monitoring service you will need to enroll by May 31, 2012.

(over, please)

What Other Actions Can You Take?

- Carefully monitor all your bank account statements and other financial records for any unauthorized activity.
- If you choose not to take advantage of the free credit monitoring service, consider obtaining an annual free copy of your credit reports by visiting annualcreditreport.com or calling 1-877-322-8228.
- You may also choose to place a “fraud alert” on your credit file. You can do this by contacting any of the credit bureaus listed below. Be aware, however, that adding a fraud alert may potentially cause a delay in the granting of any new credit. Also, if you plan on signing up for the complimentary service outlined on the previous page, we recommend that you don’t place a fraud alert until after enrollment because it can delay the receipt of your membership materials.

Equifax (equifax.com)
1-800-525-6285
(toll-free to U.S. callers)
1-770-752-1160
(for callers outside the U.S.)
24 hours a day, seven days
a week

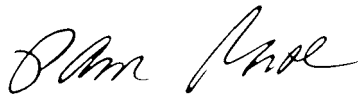
Experian (experian.com)
1-888-397-3742
(toll-free to U.S. callers)
1-972-390-4196
(for callers outside the U.S.)
24 hours a day, seven days
a week

TransUnion (transunion.com)
1-800-680-7289
(toll-free to U.S. callers)
1-714-680-7289
(for callers outside the U.S.)
5:00 a.m. to 9:00 p.m.
Pacific Time

- Finally, refer to unionbank.com/identitytheft for additional contact information and guidance to further protect your privacy.

We sincerely apologize for any inconvenience or concern this may cause you. Again, protecting your personal information is of the highest importance to us, and we will do all that we can to ensure your continued confidence in us. Specialized assistance is available to you by calling **1-800-652-1062 (option 3)** Monday–Friday from 7:00 a.m. to 9:00 p.m., and Saturday from 8:00 a.m. to 5:00 p.m. (Pacific Time). Representatives will be able to assist you and respond to questions you may have about this incident.

Sincerely,



Pam Rhoe
Senior Vice President
Community Banking Operations & Risk Management

Insurance is underwritten by Travelers Casualty and Surety Company of America and its property/casualty affiliates, Hartford, CT 06183. Coverage for all claims or losses depends on actual policy provisions. Availability of coverage can depend on underwriting qualifications and state regulations.

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