



Welcome to U.S. Bank!

It's almost time to transition MUFG Union Bank® Business Banking and Corporate & Commercial Banking accounts – including checking, savings, money market, time deposit (certificate of deposit) accounts, business loans and lines of credit – to U.S. Bank. Our goal is to make this as easy as possible, with minimal disruption. Our team of experts will be with you every step of the way.

Your Union Bank deposit account(s) will automatically move to U.S. Bank over the Memorial Day 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. 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 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

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.



Corporate & Commercial

Speak to your relationship manager or customer service officer or team.



Business Banking BEFORE MAY 30, 2023

Call the U.S. Bank helpline at
833-398-1533
Monday through Friday
(except holidays)
8 a.m. to 8 p.m. PT

BEGINNING MAY 30, 2023
Call Business Service Center at
800-673-3555
Assistance available 24/7.

Important information about your account(s)

Deposit accounts

You'll be getting new deposit account number(s) when your account(s) transition to U.S. Bank. A letter containing your new account number(s) will be mailed to you in May. Business account product information and pricing can be found on pages 2-6 and 9-12 and Corporate & Commercial on pages 19-22 of your *Financial Services Guide*.

Checks and checking account numbers

You may continue to use your existing Union Bank checks and deposit slips until your supply runs out. Instructions will be provided with your new account number letter.

Business debit and/or ATM card

Continue to use your current Union Bank Business Debit and/or ATM Card until you receive your new U.S. Bank Business Debit and/or ATM Card through July 15. Your Union Bank Business Debit and/or ATM Card will stop working on August 1, or when you activate your new U.S. Bank Business 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 16-18 of your *Financial Services Guide* for more information and actions you may need to take.

Direct deposits, automatic payments and account transfers

U.S. Bank will automatically notify financial institutions originating direct deposit and other automatic debit or credit transactions to your account of the new U.S. Bank routing number and your new account number. However, action may be required on your part to verify the changes with the originator. See pages 2-4 and 16-18 of your *Financial Services Guide*.

Credit card

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

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 Business Credit Card. Additional information is provided in the enclosed *Your Deposit Account Agreement* and on pages 7-8 of your *Financial Services Guide*.

Lending

If you have a Union Bank small business loan or line of credit or commercial loan, you will receive information separately about the details of those account transitions.

Mobile and online banking for business

If you used Online Banking for Small Business or have general online banking needs, U.S. Bank offers mobile and online banking services. You'll be able to enroll in U.S. Bank mobile and online banking to view your deposit account(s) beginning May 30. Pages 13-15 of your *Financial Services Guide* provides additional information, including step-by-step enrollment instructions.

Cash management and treasury management services

For business customers with treasury management service needs, U.S. Bank offers a variety of payables, receivables, deposit and liquidity, and digital banking services. Union Bank Transaction Banking services will be converted to similar solutions at U.S. Bank and additional details will be sent in separate communications. Pages 19-27 of your *Financial Services Guide* outlines a full suite of available products and services.

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 10 of your *Financial Services Guide*.

