

FEDERAL DEPOSIT INSURANCE CORPORATION

Transaction Account Guarantee Program

Union Bank is participating in the FDIC's Transaction Account Guarantee Program. Under this program, through December 31, 2009, all noninterest-bearing transaction accounts are fully guaranteed by the FDIC for the entire amount in the account. Coverage under the Transaction Account Guarantee Program is in addition to and separate from the coverage available under the FDIC's general deposit insurance rules.

At Union Bank this full guarantee will only apply to funds deposited to a "non interest-bearing transaction account" commonly known as, non-interest bearing checking accounts, Negotiable Order of Withdrawal (NOW) accounts, and Interest on Lawyers Trust Accounts (IOLTAs)

This full guarantee **does not apply** to funds deposited to savings accounts, or Money Market Deposit Accounts (MMDA).

Additional Notice – If you have a Sweep arrangement with us where by, funds in a non interest-bearing checking account are being automatically transferred to an interest bearing account this action will void the full guarantee on funds being swept or transferred into the interest bearing account.