Privacy Policy

Effective January 1, 2009

UnionBanCal Corporation values your trust and respects your expectation of privacy. As such, we are committed to maintaining the confidentiality of your personal financial information. **We do not sell your personal financial information to telemarketers, direct-mail vendors, or other marketing agencies.**

This document outlines our Privacy Policy for consumers who apply for or obtain services from us, such as loans, deposits, investments, insurance, or a safe deposit box. This policy applies to our family of companies, including Union Bank of California, N.A., UnionBanc Investment Services LLC, and HighMark Capital Management, Inc., among others ("*we*" and "*us*").

We Collect Information About You. We collect the following types of nonpublic personal information about you from the following sources in order to understand your needs, offer you products and services, process your transactions, and administer our business:

- Information we receive from you on applications or other forms (such as your name, address, social security number, assets, and income);
- Information about your transactions with us, our affiliates, or others (such as your account balance, payment history, and credit usage); and
- Information we receive from a consumer reporting agency (such as your credit score and credit history).

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We Limit the Sharing of Information. We may disclose this information:

- *to companies that perform marketing and other services on our behalf*, such as companies that assist us with mailings (our contract with these companies prohibits them from disclosing or using the information other than to carry out the purposes for which they obtained the information);
- *with your consent*; or
- *as permitted by law* (for example, when necessary or helpful in processing or confirming your transactions; to verify the existence, history, and condition of your account for credit reporting agencies; and to protect against unauthorized transactions).

We do not disclose nonpublic personal information about our current or former customers except as set forth in this policy.

We Protect Your Information. We have policies in place that prohibit employees from accessing your personal information unless there is a business reason to do so (for example, to process a transaction). We also maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

Maintaining Accurate Information. We have procedures in place that help us to maintain the accuracy of personally identifiable information that we collect. Please write to us or call us if you believe that our information about you is incomplete, out-of-date, or incorrect. If you are an online banking customer, visit our website at unionbank.com to correct information about yourself, such as a change in your address or email address.

Changes to This Policy. We may add to, delete, or change the terms of this Privacy Policy from time to time. We will notify you of any material change.

Questions. If you have any questions regarding this Policy, you can write to: Privacy Ombudsman,
Union Bank of California, 1980 Saturn St.,
Mail Code V03-501, Monterey Park, CA 91755.

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