

UNION  
BANK OF  
CALIFORNIA

THE  
PRIVATE  
BANK

# Private Bank Service Unit

Private Bank Service Unit





TWENTY DOLLARS

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# Private Bank Service Unit

Private Bank Service Unit

## Our Commitment to Serving Our Special Clients

- *The personal touch is the best way to conduct business.*
- *Quality and integrity are the hallmarks of all of our products, services and individual efforts.*
- *Efficiency and effectiveness are improved through our personal focus and involvement with our Private Bank customers.*
- *Our level of accuracy and timeliness will be consistently excellent.*

We have built a team of the best trained and experienced banking professionals in the industry.

We offer our customers a level of personal service other banks will find difficult or impossible to match.

## Private Bank Service Unit

### Convenient, Full-Service Banking at Your Fingertips

#### Manage Your Banking by Phone

Union Bank of California's *Private Bank Service Unit* lets you handle virtually all your banking needs with the ease and convenience of a single, toll-free telephone call. The Private Bank Service Unit gives you immediate, full-service access to your Union Bank of California, N.A. accounts at no additional charge.

From funds transfers to account inquiries, the Private Bank Service Unit offers you the same financial services by phone as you would find with a visit with your Private Banker. Knowledgeable representatives are on hand to personally assist you. You can feel secure knowing that each transaction is carefully and privately handled.

You can call the Private Bank Service Unit toll-free on our 888 number throughout the Continental United States and Hawaii or reach us via fax. We will also accept a collect call from anywhere else in the world.

**What's more, the unit is available from 7:00 a.m. to 9:00 p.m.**

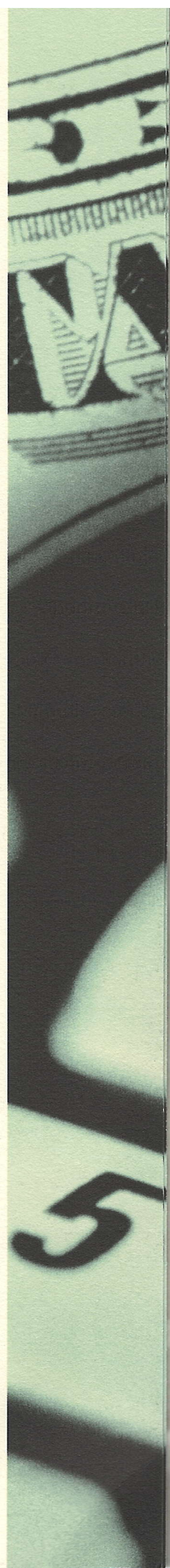
**Monday - Friday (Pacific Time).**

**Specialized, Full Service Banking for Clients  
with Unique Requirements**

Our Private Bank Service representatives are trained in all aspects of Union Bank of California products and services, ensuring that your requests can and will be accommodated.

For our Private Bank clients, this special unit provides critical, time-sensitive banking transactions even when away from home. Get up-to-date information on commercial loan advances and payments, accounts, and transfers – even open a new account. You can execute wire transfers, make credit card and other payments, obtain payoff information, or set up future-dated requests.

We also take instructions for cashier's checks and prepare foreign drafts over the phone.





## Private Bank Service Unit

### Unequaled Security and Confidentiality

The Private Bank Service Unit features an extensive list of safeguards to protect the security of your account. A personal code word, which you choose is required to initiate every call. You can change this code word at anytime. A Code Word Agreement must be completed by each person wishing access to the Private Bank Service Unit.

What's more, every call is logged into Union Bank of California's on line tracking system so we can continually monitor and review the speed and accuracy of all transactions. And to protect the financial integrity of every transaction, each conversation is recorded and the transaction is confirmed by computer the following business day. As an additional security measure, we ask that you call the Private Bank Service Unit and provide your code word before or after faxing instructions.

## **An Extension of Your Private Banker**

You can rely on your Private Bank Service Unit representative to assist you with nearly all your banking needs.

Representatives are experienced in banking, operations, and customer service and have a thorough understanding of the complete line of Union Bank of California products and services.

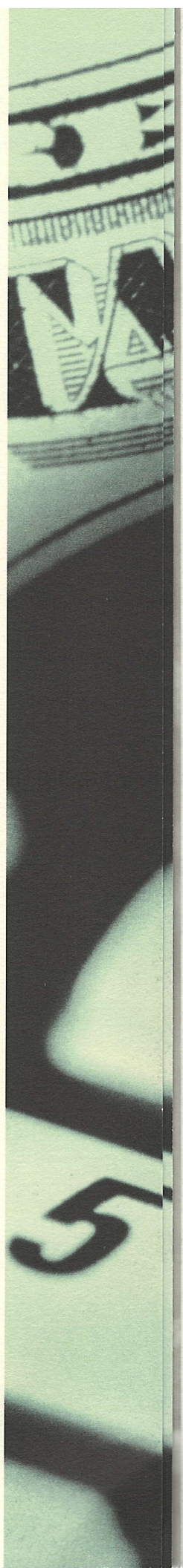
One toll-free phone call connects you to a Private Bank Service Unit representative who can assist you with virtually the same financial services you receive when you visit with your Private Banker.


## **Private Bank Service Unit Telephone Banking Services**

- Account Opening
- Account Reconciliation Information
- ATM Inquiries
- Cash Concentration Transactions\*\*
- Checking, Money Market, Savings Account Inquiries
- Check Reorders
- Controlled Disbursement Funding\*
- Credit Card Payments/Information/Lost or Stolen Cards/Advances
- Foreign Exchange Transactions/Rates
- Funds Transfers\*\*
- Future-Dated Transactions
- Lockbox Inquiries
- Payroll (Official Bank Check) Information/Stop Payments
- Research/Problem Solving
- Stop Payments
- UBOC Loans, Advances, Payments Information\*\*
- Wire Transfers (domestic & international)\*\*

\* Some restrictions may apply.

\*\* Time restrictions apply for same day completion.





**Private Bank Service Unit**

**Become a Private Bank Service Unit Client**

Call your Private Banker today to establish your service. There is no separate charge for this convenient service, however, there may be charges associated with transactions in accordance with the fee schedules that will be provided to you.

**Automated Customer Service**

**For Routine Transactions and Information**

**24-Hours a Day, 7 Days a Week**

With Automated Customer Service, you can greatly simplify and expedite those routine transactions that don't require the personal service of your Private Bank Service Unit representative. You can access and use Automated Customer Service from any touch-tone telephone 24-hours a day, 7 days a week.

With Automated Customer Service, you can check your account balances, learn the status of checks and deposits, place stop payments, order photocopies of checks or statements, transfer funds, and more. Even if you have more than one account at Union Bank of California, you can make inquiries and perform transactions between these multiple accounts with a single phone call.

The Automated Customer Service also lets you authorize other individuals to perform certain transactions and make transfers between your various Union Bank of California accounts over the telephone.

To sign up for Automated Customer Service, please call us and request an application form.



## High Marks on Our Service From an Independent Survey

In a survey conducted by Audits & Surveys, Inc., Union Bank of California scored very high in its ability to provide the services our banking customers consider most important. Union Bank of California achieved ratings in the 90th percentile in:

- *Client's perception of being treated and appreciated as a valued client*
- *Handling of requests promptly and efficiently*
- *Small number of errors per year, and timeliness of error resolution*
- *Employees knowing and using customer names*

Our Private Bank Service Unit is committed to maintaining and improving these high standards.





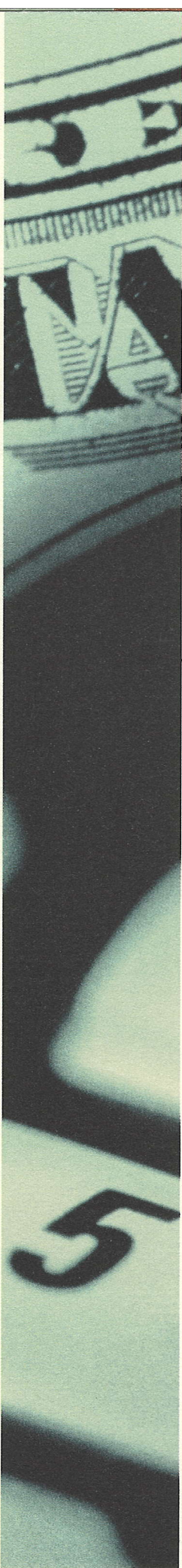
UNION BANK OF CALIFORNIA, N.A.



Member FDIC  
Form 83301 (5/97)

Automated Customer Service

Wallet Card



UNION  
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# Private Bank Service Unit

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Private Bank Service Unit

*Save this card!*

## Union Bank of California's Private Bank Service Unit

Easy access with one telephone call:

- Private Bank Service Unit Representative or
- Automated Customer Service

### Private Bank Service Unit

UNION  
BANK OF  
CALIFORNIA

THE  
PRIVATE  
BANK

**Telephone:** 888-826-2669 or  
888-UBOC NOW

**Fax Number:** 888-826-2329 or  
888 UBOC FAX

**Service Hours:**

- **Private Bank Service Unit Representative:** 7:00 am - 9:00 pm PT, Monday through Friday
- **Automated Customer Service:** 24 hrs. a day, 7 days a week  
800.238.4486

**Address:** P.O. Box 45000, San Francisco, CA 94145

Wallet Card

Wallet  
Card  
Wallet Card

Keep this handy guide in a  
convenient place for quick reference.

## Banking Menu

Function	Press
Balance . . . . .	1
Stop Payment . . . . .	2
Transfer Menu . . . . .	3
Account Activity Menu . . . . .	4
Check or Statement Photocopies Menu . . . . .	5
Select a New Password . . . . .	6
Change of Address . . . . .	7
Return to the Main Menu . . . . .	8
Speak to a Customer Service Associate . . . . .	0

## Transfer Menu

Transfer . . . . .	1
Verify/Cancel Previous Transfer . . . . .	2
Set Up Recurring Transfers . . . . .	3
Hear All Pending Transfers . . . . .	4
Repeat This Menu . . . . .	5
Return to the Banking Menu . . . . .	7
End This Call . . . . .	9

## Activity Menu

Status of a Check . . . . .	1
Status of a Deposit . . . . .	2
Last 4 Checks or Debits . . . . .	3
Last 4 Deposits or Credits . . . . .	4
Last 4 Transfers . . . . .	5
Last 4 Card Purchases . . . . .	6
Return to the Banking Menu . . . . .	7
Repeat This Menu . . . . .	8
End This Call . . . . .	9

## Photocopy Menu

Copy of a Check . . . . .	1
Copy of a Previous Statement . . . . .	2
Copy of Your Current Statement . . . . .	3
Repeat This Menu . . . . .	4
Return to the Banking Menu . . . . .	7

# Automated Customer Service

Automated Customer Service

Automated Customer Service

### Helpful Hints and Time Savers

- You can make menu selections without listening to the entire menu.
- Use “#” in lieu of either your primary account number or today’s date.

### Using Action Codes to Speed Things Up

While the Banking Menu “talks you through” all transactions, you can still override the computer voice by pressing the Section Code (see below) for the specific transaction you want to make. Here’s how: after you have pressed “1” for the Banking Menu and entered your Access Number and Password, simply enter Action Codes instead of menu selections. **Do not use Action Codes after a Banking Menu Selection has been made.**

#### Action Function Code

*3#	Transfer
*4#	Recurring Transfer
*6#	Repeat Last Transfer
*7#	Repeat Total Transfers
*8#	Cancel Last Transfer
*10#	Balance Inquiry
*11#	Verify/Cancel Transfers
*13#	Status of Specific Check
*14#	Pending Transfers

#### Action Function Code

*15#	Last 4 Deposits/Credits
*16#	Last 4 Checks/Debits
*19#	Last 4 Transfers
*20#	Stop Payment
*21#	Copy of Specific Check
*22#	Copy of Previous Statement
*23#	Current Statement Activity
*24#	Deposit Status
*86#	End Call & Total Transaction
*99#	Cancel Entire Call

### Making a Transfer

Always be sure to enter the “TO” account code first. You will then be asked to enter the “FROM” account code. When entering Quick Transfer account codes, you will not be asked to enter the “FROM” account code. Account codes are listed on your customer profile.

### Express Transfers

You can save time making transfers by simply entering your instructions (account code(s), amount and date) all at once, separating each instruction with the “\*” sign. For example, to “Transfer to account code 105 from account code 106, \$250.00 on September 24,” simply enter “\*105\*106\*25000\*0924#”.

The voice will then repeat your instructions and ask you to verify or cancel the transaction by pressing “1” if correct, “2” if incorrect. Once you have responded, you can immediately enter your next express transfer but **do not press “#” for another payment, as instructed by the voice.**

If you are making express transfers from your **primary account**, simply enter the “TO” account code, followed by the amount and date “\*105\*25000\*0924#”. If the transfer from your account is for today’s date, simply enter “\*#” in lieu of the date “\*105\*25000\*#”.