

## [ Q&A ]

The Business Journal's Jane Yu asked local bankers what community involvement means to their institutions. This week's Q&A sheds light on the banks' current engagement in Orange County beyond compliance with the Community Reinvestment Act, as well as their plans for this year and some of the challenges they see ahead. Executives also discussed some challenges they face in supporting the community. Here are edited excerpts of their responses.

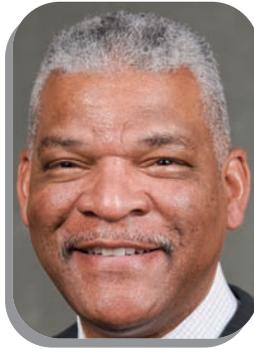
### Julius Robinson

MUFG Union Bank NA

Head of Corporate Social Responsibility for the Americas

At Union Bank, we realize that having a strong and healthy community is not only good for the community but for business. As a result, building strong relationships and making a positive impact on the communities we serve is an inherent part of our mission to do right as a responsible bank. One way we accomplish this is through the MUFG Union Bank Foundation, which has pledged at least 2% of the bank's annual after-tax net profit to charitable organizations as part of its 10-year community commitment. The foundation also partners with community-based organizations to provide programs to diverse and underserved communities. Our core areas for charitable contributions include affordable housing, education, community economic development and the environment.

With 44 branches in Orange County, our local support in these areas includes collaborating with organizations dedicated to helping families receive affordable housing; partnering with local chambers of commerce to help educate small-business own-



ers about growing and sustaining their businesses; and teaming with nonprofit organizations to help educate youth about the basics of personal finance. Our support also includes partnerships with nonprofits to help with capacity-building grants for developing and maintaining healthier communities; participation in local beach cleanups and beautification projects; and partnerships with health organizations to promote community health and fitness. In 2014, the bank's charitable investment in local communities totaled more than \$13.7 million, including grants, contributions, and sponsorships, and in Orange County, the bank contributed more than \$744,000 in grants and corporate sponsorships alone.

Equally important to our community involvement is our employee volunteerism and participation on local nonprofit boards. In 2014, employees volunteered more than 75,000 hours. More than 9,000 of those were volunteered by our Orange County

workforce. Employees volunteered more than 11,000 hours focused on financial literacy.

A challenging aspect of our community involvement is deciding which organizations to support among the numerous requests and not having enough resources to support every worthy cause. However, we find balance in having employees who are among the most committed in the industry and who supplement the bank's charitable giving by volunteering their time and offering their talents, including through board memberships and other leadership, to a variety of organizations throughout the year. In 2014, our employees provided more than 22,000 board service hours.

Union Bank is committed to continuing our community support, and among the initiatives we're most proud of is our student-run branches. The program, which began in 2011 in Fresno and expanded in 2014 to two Los Angeles high schools—the first-ever in L.A.—provides high school students with the hands-on experience of working in a bank while acquiring skills in finance, teamwork and leadership. The program has proven successful, and we are looking at possibly expanding into Orange County.