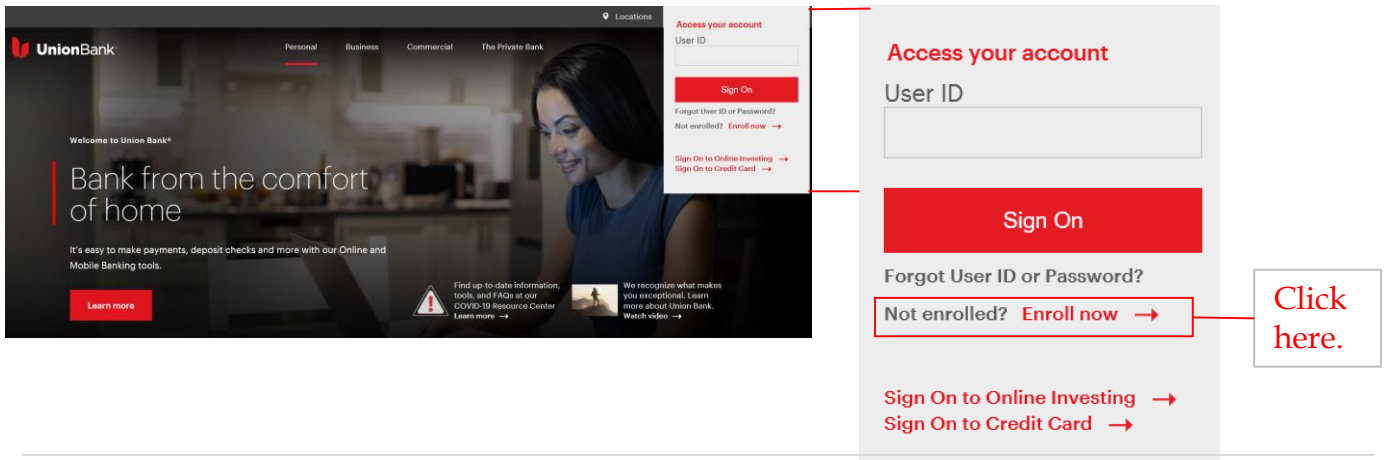


Online Banking Setup Guide

STEP 01/11

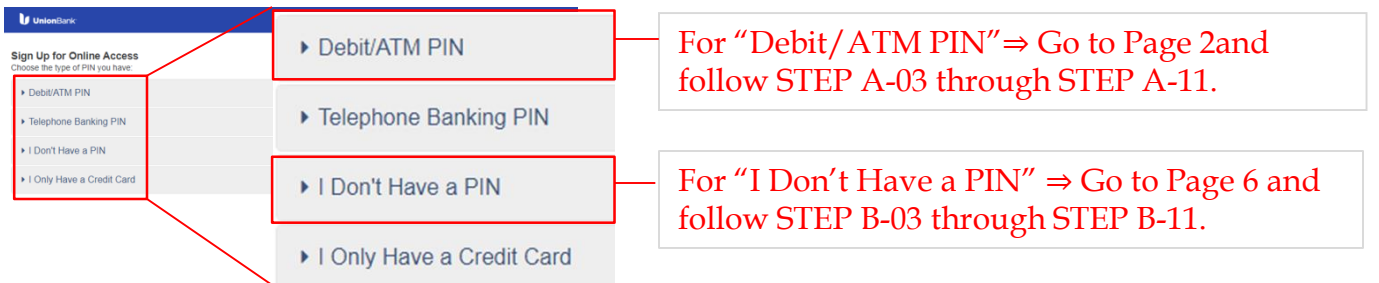
Go to Union Bank homepage www.unionbank.com. Click [Enroll In Online Banking].



The screenshot shows the Union Bank homepage. A callout box highlights the 'Access your account' section, which includes a 'User ID' input field, a red 'Sign On' button, and links for 'Forgot User ID or Password?', 'Not enrolled? Enroll now', 'Sign On to Online Investing', and 'Sign On to Credit Card'. A separate callout box points to the 'Enroll now' link with the text 'Click here.'

STEP 02/11

Select from one of the options that best suits your situation.
This guide only shows information for "Debit/ATM PIN" and "I Don't Have a PIN".



The screenshot shows the 'Sign Up for Online Access' screen with the instruction 'Choose the type of PIN you have'. A list of options is shown: 'Debit/ATM PIN', 'Telephone Banking PIN', 'I Don't Have a PIN', and 'I Only Have a Credit Card'. Callout boxes provide instructions for the first two options: 'For "Debit/ATM PIN" ⇒ Go to Page 2 and follow STEP A-03 through STEP A-11.' and 'For "I Don't Have a PIN" ⇒ Go to Page 6 and follow STEP B-03 through STEP B-11.'

STEP A-03/11

Enter all information.

▼ Debit/ATM PIN

Last 8 Digits of Your Union Bank Debit/ATM Card Number

12345678

Last 8 digits of your Union Bank Debit/ ATM Card Number

4 Digit Debit/ATM Card PIN

1234

4 digits of Debit/ ATM Card PIN

Statement Zip or Postal Code

12345

Statement Zip or Postal Code

Continue

Click [Continue].

【Notice】

If you see the sentence below, there is a possibility of a typo.
Confirm the content, then please try again.

Please correct and try again.

- The data you have entered is invalid. Please re-enter and submit, or call 1-800-238-4486 for assistance.

STEP A- 04/11

Answer security question.



Answer Security Question

This Security Question is different for each client.

Enter your Date of Birth (MM/DD/YYYY):

01/15/2020

In this case., enter your Date of Birth.
Order is month, day, year(mm/dd/yyyy).

Continue

Click [Continue].

STEP A- 05/11

Read E-Sign Consent and click on "I agree".

Notice and Consent to Enter Into Agreements Electronically and to Receive Account Information Electronically

E-Sign Consent

Effective: June 1, 2015

This E-Sign Consent ("Consent") applies to all Electronic Records for products and services offered pursuant to the Online Banking and Online Banking for Small Business Service Agreement ("OLB Agreement"). Specifically, this Consent asks for your consent so that we can provide communications and information to you in electronic rather than in paper form. This Consent covers all of your accounts, products, and services with MUFUG Union Bank subject to our OLB Agreement and accessible through online banking (whether access is through a personal computer or mobile device), our websites or other electronic means. This includes, but is not limited to, the following account, product and service types: loan accounts, credit card accounts, deposit accounts, and other services.

For purposes of this Consent, the following terms shall have the meanings set forth below:



Scroll down to see entire content.

Please read entire consent agreement.

After reading the entire consent agreement and you agree, click [I agree].

I agree

STEP A- 06/11

Read Online Banking Agreement and click on "I agree".



Online Banking Agreement

Online Banking and Online Banking for Small Business Service Agreement

Effective: February 23, 2016

Table of Contents

Part A: General Terms and Conditions

1. Agreement
2. Definitions
3. Other Agreements
4. Services
5. Electronic Agreement
6. Consent to Receive Electronic Notices
7. E-Mail Address



Scroll down to see entire content.

Please read entire section

After reading the entire consent agreement and you agree, click [I agree].

I agree

STEP A 07/11

Select 3 questions.



Select Your Security Questions

Choose 3 security questions to which only you know the answer.

In which city was your first elementary school?

What is your favorite fictional character?

What was the TV series you liked most in the 1990s?

What is the first name of your father's youngest sibling?

What is the first name of your mother's youngest sibling?

What is your grandmother's middle name (your mother's mother)?

What is the first name of the eldest of your siblings?

When you select, the color changes to deep blue automatically.

After you select 3 questions, the window goes to next page automatically.

STEP A- 08/11

Set your answers to security questions.



Answer Your Security Questions

When is your wedding anniversary (MM/DD)?

What is your grandfather's middle name (your father's father)?

In which city was your first elementary school?

Edit

Continue

Set answers to each security questions.

If you want to change a security question, click [Edit].

After you answer all questions, click [Continue].

STEP A- 09/11

Confirm your answer to security questions.



Verify your Security Questions

In which city was your first elementary school?

When is your wedding anniversary (MM/DD)?

In which city did you get engaged?

Edit

Continue

Confirm your answers.

When you make transactions on online banking, you will be asked to answer these questions. Please remember your answers.

If you want to change an answer, click [Edit].

After you answer all questions, click [Continue].

STEPA- 10/11

Create your User ID



Create Your User ID

User ID

UB12345

User ID must be at least 7 letters and/or numbers.

Enter User ID which is used when you log into online banking. User ID must be at least 7 digits. Contain letters and numbers.

Choose a password that:

- Is at least 8 characters long
- Contains a lower case letter
- Contains an upper case letter
- Contains a number
- Can contain spaces
- Can contain these special characters:
(! # \$ % ^ * () _ + - = < >)

Enter password which is used when you log into online banking. Password needs to meet the 5 requirements below.

- ① at least 8 digits
- ② must contain a lower case letter
- ③ must contain an upper case letter
- ④ must contain a number

* You can not use your first or last name

Password

Abc123!

Re-enter Password

Abc123!

You can use characters below.

- ① space
- ② special characters(!, #, \$, %, ^, *, (,), _ , +, =, <, >)

Email Address

Taro@ub.com

Re-enter password.

Enter your E-mail address.

STEPA- 11/11

If you can see below window and sentence, it is done.



Sign On to Online Banking or Financial Center

To begin, please enter your User ID.

Your User ID and password have been successfully updated. Please use your new User ID and password to Sign On to Online Banking.

* - Required information

* User ID

Forgot User ID?

Next 3

Your process is completed now.

Now you can start using Union Bank Online Banking.

Having trouble signing on? [Contact us](#)

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STEP B- 03/11

For clients who don't have PIN.

▼ I Don't Have a PIN

To start enrollment without a PIN, click continue:

Continue

Click [Continue].

STEP B- 04/11

Choose your online service.



Choose Your Online Service

- ▶ Online Banking
For Personal Accounts & One User
- ▶ Online Banking for Small Business
For Small Business & Select Personal Accounts, Allows Multiple Users

If this is for a Personal (Individual) Account, Click [Online Banking].

STEP B- 05/11

Enter your information.



Choose Your Online Service

▼ Online Banking
For Personal Accounts & One User

Account or Loan Number

1234567890

Enter your Account Number.

Social Security Number

1234 56 7890

Enter your Social Security Number.

I don't have a Social Security Number

If you don't have a Social Security Number, enter a check mark here.

Date of Birth (MMDDYYYY)

01152020

Enter your Date of Birth. Order is mm,dd,yyyy.

Statement Zip or Postal Code

12345

Enter your ZIP code.

Continue

Click [Continue].

STEP B- 06/11

Read E-Sign Consent and click "I agree".

Notice and Consent to Enter Into Agreements Electronically and to Receive Account Information Electronically

E-Sign Consent

Effective: June 1, 2015

This E-Sign Consent ("Consent") applies to all Electronic Records for products and services offered pursuant to the Online Banking and Online Banking for Small Business Service Agreement ("OLB Agreement"). Specifically, this Consent asks for your consent so that we can provide communications and information to you in electronic rather than in paper form. This Consent covers all of your accounts, products, and services with MUFG Union Bank subject to our OLB Agreement and accessible through online banking (whether access is through a personal computer or mobile device), our websites or other electronic means. This includes, but is not limited to, the following account, product and service types: loan accounts, credit card accounts, deposit accounts, and other services.

For purposes of this Consent, the following terms shall have the meanings set forth below:



Scroll down to see entire content

Please read entire consent agreement.

After reading the entire consent agreement and you agree, click [I agree].

I agree

STEP A- 07/11

Read Agreement.



Online Banking Agreement

Online Banking and Online Banking for Small Business Service Agreement

Effective: February 23, 2016

Table of Contents

Part A: General Terms and Conditions

1. Agreement
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7. E-Mail Address



Scroll down to see entire content.

Please read entire consent agreement.

After reading the entire consent agreement and you agree, click [I agree].

I agree

Enter your information.

UnionBank	
Application Information Please provide the requested information:	
First Name <input type="text" value="Taro"/>	Enter your First name.
Last Name <input type="text" value="Yamada"/>	Enter your Last name.
Date of Birth (MMDDYYYY) <input type="text" value="01152020"/>	Enter your Date of Birth without [/].
Social Security Number <input type="text" value="1234"/> <input type="text" value="56"/> <input type="text" value="789"/>	Enter your Social Security Number.
<input type="checkbox"/> I don't have a Social Security Number	If you don't have a Social Security Number, enter check mark here.
Home Phone <input type="text" value="123-456-7890"/>	Enter your Home Phone Number.
Work Phone <input type="text"/>	Enter your Work Phone Number. If you don't have a Work Phone Number, leave it blank.
Mother's Maiden Name <input type="text" value="Kato"/>	Enter your Mother's Maiden Name.
Email Address <input type="text" value="Taro@ub.com"/>	Enter your E-mail Address.
Account Type <input type="text" value="Select an Account"/>	Select account type.
Account Number <input type="text" value="1234567890"/>	Enter your Account Number.
<input type="button" value="Continue"/>	Click [Continue].

STEP B- 09/11

If you can see below sentence, you will get temporary User ID and Password in the mail.



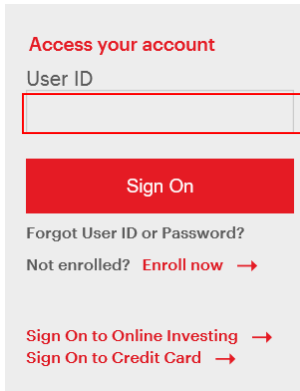
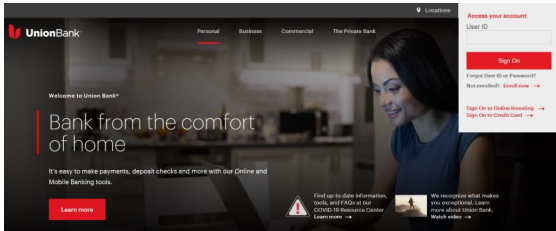
Help? 1-800-238-4486 [Hours](#)

Complete!

You have completed the first step in Online Banking enrollment. Soon you will receive a PIN in the mail which you will use to complete the enrollment and select your online ID and password.

STEP B- 10/11

Once you receive your temporary User ID and Password, sign into Union Bank Online Banking. You can sign in from Union Bank homepage www.unionbank.com.



Enter temporary User ID.

Click Sign On.

STEP B- 11/11

Enter the temporary USER ID and Password. It will ask you to change the temporary USER ID and Password. Change them to your new USER ID and password referencing requirements below.



Sign On to Online Banking or Financial Center

To sign on, please enter your password.

User ID:

Password:

[Sign on using a different User ID](#)

[Forgot password?](#)

Enter USER ID. Must be at least 7 digits. Can contain letters and numbers

Enter new password. Must be at least 8 digits, contains a lower case letter, contains an upper case letter, and contains a number. You can use space or special characters (!, #, \$, %, ^, *, (,), _ , +, =, <, >). You cannot use your first or last name.

Click [Submit].

Your process is completed. Now you can start using Union Bank Online Banking

