

2019 Equal Employment Opportunity and Affirmative Action Policy Statement

MUFG Union Bank, N.A., is firmly committed to equal employment opportunity and to fully comply with Federal, State and local laws that prohibit employment discrimination on the basis of race, color, national origin, religion, gender expression, gender identity, sex, age, ancestry, marital status, protected veteran and military status, disability, medical condition, sexual orientation, genetic information, or any other status of an individual or that individual's associates or relatives that is protected under applicable federal, state, or local law. This policy applies to all areas of employment, including recruitment, hiring, training and selection for training, promotion, demotion, job assignments, transfers, compensation, benefits, discipline, layoff, termination, and all other privileges, terms, and conditions of employment.

As a Federal contractor, MUFG Union Bank, N.A. is also committed to taking affirmative action to hire and advance qualified minorities, women, individuals with disabilities and covered veterans, basing all employment decisions and actions on valid job requirements.

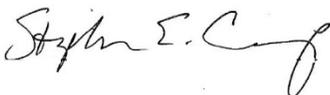
As the President and CEO and the Chief Human Resources Officer, we are committed to the principles of equal employment opportunity and affirmative action. In order to ensure dissemination and implementation of equal employment opportunity and affirmative action throughout all levels of the company, we have selected Melissa Schoonveld as the Equal Employment Opportunity (EEO) Coordinator for MUFG Union Bank, N.A. One of the EEO Coordinator's duties will be to establish and maintain an internal audit and reporting system to allow for effective measurement and overall compliance of the company's programs. It is also the responsibility of all managerial and supervisory staff to share in the responsibility of our company's compliance with the equal employment opportunity and affirmative action policy. Managers are expected to ensure a work environment that is free of all forms of harassment and to uphold our commitment to workforce diversity.

Applicants to and employees of MUFG Union Bank, N.A. will not be subject to harassment, intimidation, threats, coercion, or discrimination because they have engaged or may engage in filing a complaint, assisting in a review, investigation, or hearing or have otherwise sought to obtain their legal rights related to any Federal, State, or local law regarding equal employment opportunity for minorities, women, individuals with disabilities or protected veterans. Any applicant or employee who believes he or she has been subjected to any form of prohibited discrimination is encouraged and expected to immediately notify Employee Relations or the MUFG Americas Integrity Line.

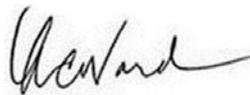
In furtherance of our policy, the bank has established a written Affirmative Action Program to ensure equal opportunity under Executive Order 11246 (EO 11246), Section 503 of the Rehabilitation Act, and the Vietnam Era Veterans Readjustment Assistance Act (VEVRAA). This program sets forth the policies, practices and procedures which the company is committed to applying in order to ensure that its policy of non-discrimination and affirmative action for qualified minorities, women, individuals with disabilities and qualified protected veterans is accomplished. The Affirmative Action Program for qualified individuals with disabilities and qualified protected veterans is available for inspection during business hours at the Bank by any employee or applicant for employment upon prior request to the EEO Coordinator, Melissa Schoonveld (mschoonveld@us.mufg.jp). Any questions should be directed to your manager or the EEO Coordinator.

We invite applicants and employees who are persons with a disability and wish to request a reasonable accommodation to contact leaveadmin@unionbank.com. We further invite employees who are individuals with a disability or protected veterans and who wish to be included under our Affirmative Action Program to self-identify as such by sending an e-mail to the EEO Coordinator, Melissa Schoonveld (mschoonveld@us.mufg.jp). This self-identification is strictly voluntary and confidential, will only be used in a manner consistent with applicable law, and will not result in retaliation of any sort.

Dated: February 6, 2019



Stephen E. Cummings
PRESIDENT AND CEO



Amy Ward
CHIEF HUMAN RESOURCES OFFICER