



Q. What happens if I'm involved in a lawsuit and bank records are subpoenaed?

A. If you are involved in a lawsuit we will only disclose information about you or your accounts to third party litigants when we are required to do so during a court proceeding.

Q. Does United Labor Bank give information about me to anyone outside the Bank?

A. Our policy is not to share or sell Nonpublic Personal Information with anyone outside United Labor Bank not connected with services we provide to our customers. We may share specific personal information with vendors we hire to provide operational support, such as computer processing, auditing, and review activities. However, when the government, a subpoena or a fraud investigation compels the Bank to disclose Nonpublic Personal Information, we must oblige.

PROTECTING YOURSELF FROM FRAUD

Q. How can I prevent financial information about me from being used fraudulently?

- Never give your social security number or any other personal information over the phone to any unsolicited caller who is unknown to you and seeks to sell you something or offers you a prize.
- Check out unfamiliar companies by calling your state consumer protection office and the local chapter of the Better Business Bureau. You can also report suspicious telemarketing calls to the National Fraud Information Center Hotline at (800) 876-7060 or online at www.fraud.org. The hotline is run by a nonprofit organization concerned about telemarketing fraud.
- Memorize your personal identification number (PIN) for ATM transactions and other banking business. Keep it separate from your purse or wallet. Never use your Social Security number as a password.
- Before discarding any bank, credit card statements or credit card offers, be sure to shred or tear them.
- Review your monthly accounts regularly for any unauthorized charges.
- When conducting business online, make sure your browser's padlock or key icon is active.

UNITED LABOR BANK'S PRIVACY POLICY DISCLOSURE

United Labor Bank will mail an annual privacy disclosure to all customers, which will serve as a reminder of our commitment to your financial privacy.

M E M B E R



UNITED LABOR BANK f.s.b.



www.laborbank.com

O A K L A N D O F F I C E

100 Hegenberger Road, Suite 110
Oakland, California 94621
800.585.2267

L O N G B E A C H O F F I C E

3750 Kilroy Airport Way, Suite 130
Long Beach, California 90806
800.340.8553

S A C R A M E N T O O F F I C E

1164 West National Drive, Suite 55
Sacramento, California 95834
800.956.7754

S A N J O S E O F F I C E

2550 N. First Street, Suite 102
San Jose, California 95131
877.447.9900

S A N F R A N C I S C O O F F I C E

301 Folsom Street, Suite A
San Francisco, California 94105
866.346.2182

S E A T T L E O F F I C E

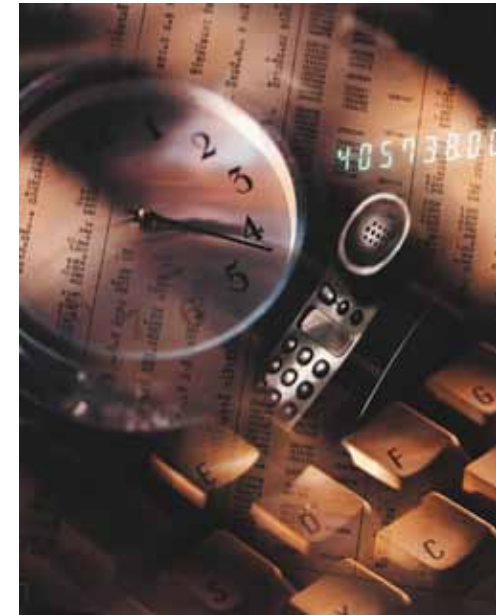
14900 Interurban Avenue South, Suite 150
Seattle, Washington 98168
877.725.4340



UNITED LABOR BANK f.s.b.

*Your Right to
Financial Privacy*

Effective March 2003





We at United Labor Bank believe that as your Banker we have a primary obligation to protect the sanctity and privacy of your accounts with us. We do not share any Nonpublic Personal Information (NPI) except as permitted by law.

This policy defines United Labor Bank's commitment to protecting the privacy of our customers. We recognize our obligation to keep the information our customers entrust to us secure and confidential.

This Privacy Policy defines:

- The steps United Labor Bank takes to safeguard information we have about you and your accounts.
- How you can help ensure that your United Labor Bank account information, and the data presented in your credit report, is accurate and up to date.
- How and why certain information about you is disclosed to others.
- Our on-going commitment to keep you informed about our Privacy Policy.

Here are answers to some frequently asked questions:

OUR INFORMATION ABOUT YOU

Q. What is "Nonpublic Personal Information (NPI)?"

A. NPI includes personally identifiable financial information, any list of bank customers or consumers, and information pertaining to them that is derived using personally identifiable financial information. "Financial" information includes any information about you that we have obtained, including account balance figures, payment histories, etc., but also the information you provided to us on an application for a loan, credit card, or deposit account. United Labor Bank does not sell Non Public Personal Information (NPI) to Third Parties.

Q. Why do you have information about me?

A. We collect and use information from loan applications, new accounts forms and credit bureaus only to open and administer your accounts. We also gather information to comply with laws and regulations that govern the Financial Services Industry. We must verify the identity of each potential bank customer. Federal regulations require that we obtain a social security number or tax identification number for many types of accounts, such as bank deposit accounts that pay interest.

Q. What can I do if I discover that United Labor Bank has Inaccurate Information?

A. It is in your interest and ours for us to have exact, current and complete information concerning you and your accounts. It is very important that you tell us when there has been an important change in your life, such as a new address or new telephone number. If you believe that we have incorrect information, please let us know by contacting:

United Labor Bank at 1-800-585-2267.



Q. How Does United Labor Bank, Protect information about my accounts and me?

A. United Labor Bank values your trust and handles your information with care. We use a combination of safeguards to protect our customer information. We train our employees of their responsibility to protect the confidentiality of customer information and hold them to the highest standard of conduct. Only employees actively engaged in duties requiring the use of non-public customer information are authorized to access the data. Physical and electronic procedures are established and training is performed to ensure that we are safeguarding our customer information. Also, we routinely test our technology to improve the protection of our information about you by helping to insure the integrity of our data.

CREDIT REPORT INFORMATION ABOUT YOU

Q. Does United Labor Bank use information from consumer credit reports provided from outside the Bank?

A. Yes. It is standard banking industry practice to obtain information from reputable credit reporting agencies. When we do so, you are protected both by our own internal Privacy Policy and by the Fair Credit Reporting Act, which is a federal law.

By law, a credit report may be obtained by insurance companies, banks and other companies when it is required for a legitimate business purpose. There are many uses for credit reports. For instance, those who make loans, such as United Labor Bank, may refer to the reports to help verify the credit worthiness of borrowers.

We will obtain permission from each loan applicant prior to obtaining a copy of that applicant's personal or business credit report. We will notify you if we decline your application and if the information obtained from a consumer credit report was part of that decision.

To examine the status of your credit report:

1. Call or write each of the major credit bureaus and get a copy of your report.
2. If you spot a problem, promptly inform the credit bureau in writing. The bureau must investigate the disputed entry and correct it if it is erroneous. It is a good idea to let each of the major bureaus know if you find a problem in one report. Each of the three credit bureaus will supply you with a free copy of

your credit report once a year at your request. Additionally, if you have been denied credit in the past 60 days because of information on your credit report, you are entitled to a free copy of that report.

At this time, it is possible to request that these credit bureaus do not distribute information about you to companies interested in soliciting your business. Please make direct contact with each bureau for more information about how to do this. Here is the information on three of the larger national credit bureaus:

Equifax, Inc.

P.O. Box 740241
Atlanta, GA 30374-0241
(800) 685-1111
www.equifax.com

Experian

P.O. Box 2104
Allen, TX 75013-2104
(888) 397-3742
www.experian.com

Trans Union Corporation

P.O. Box 2000
Chester, PA 19022
(800) 888-4213
www.transunion.com



Q. Does United Labor Bank provide credit information to these credit-reporting agencies?

A. Yes. Consistent with the practices of financial institutions and other businesses, United Labor Bank shares certain information about our customers with reputable credit reporting agencies so creditors can verify the existence and condition of customers' accounts.

Q. Does United Labor Bank provide information to any other third party reporting agencies?

A. Yes. United Labor Bank reports certain adverse customer experiences to ChexSystems, as is the practice of a great many financial institutions. ChexSystems is a nationwide database similar to the above-mentioned credit reporting bureaus. Before we open a new transaction account, we ask ChexSystems if other financial institutions have reported their experience with that potential new customer.

USE OF INFORMATION ABOUT YOU OUTSIDE OF UNITED LABOR BANK

Q. Do you give information about customers to the government?

A. We only disclose customer information to the government when we are required to do so by laws and regulations. For example, as part of a regulatory examination, or when we are served with a subpoena or court order.