**SDIRA Introduction Letter-Offering Circular**

Dear (name):

**(Bank Name) is pleased to introduce a new Self-Directed Individual Retirement (IRA) program.**

The Self-Directed IRA program was developed in response to requests from current and prospective shareholders of (Bank Holding Company Name), the holding company of (Bank Name), as a way to invest in the company over the long-term. The Self-Directed IRA has been specifically designed allowing you to acquire shares of (Bank Holding Company Name) stock in an IRA, providing the opportunity to invest in a stock with the potential for long-term growth. As an existing IRA account holder of Union Bank, you can transfer your current IRA account into a Self-Directed IRA without penalty or fee’s.

Our IRA team has worked diligently over the last few months to develop this special program and on behalf of the Board of Directors of (Bank Holding Company Name/Bank Name) and management of (Bank Name), I would like to personally invite you to learn more on how a self-directed IRA and UFC stock might be of value to you. While we recognize that a Self- Directed IRA is not suited for every investor, we would like to acquaint you with the many features of this investment program.

In the next few days, you will be receiving a special invitation by phone to meet at your local (Bank Name) office at a time convenient to your schedule (early evening hours available), so that we may explain the program in detail – these are private meetings, not group sessions. We will also provide you with a copy (Bank Holding Company Name) offering memorandum for your review of company’s stock, as a suitable investment.

Our team looks forward to the opportunity to meet and present the new program. We believe the Self-Directed IRA can play an important part in your overall investment portfolio.

Sincerely,

Bank Officer Name Title

*This letter is neither an offer to sell nor a solicitation of an offer to buy any securities. An offer can only be made through the Confidential Offering Memorandum issued by (Bank Holding Company Name/Bank Name). Funds held in corporate stock are not insured by the FDIC or any other government agency. Investments involve varying degrees of risk, including loss of principal. Please read the Confidential Offering Memorandum carefully (including all of the "Risk Factors" described in the memorandum) before making any decision to invest in the common stock of Bank Holding Company Name/Bank Name). There is also risk in using a Self-Directed IRA to purchase stock of Holding Company Name/Bank Name). Please carefully read the IRA agreement provided by (Bank Name) and consult with your own advisors.*