

**UNION BANK & TRUST CO NOTICE TO COMMERCIAL CUSTOMERS OF THE
PROHIBITION AGAINST TRANSACTIONS RESTRICTED UNDER THE
UNLAWFUL INTERNET GAMBLING ENFORCEMENT ACT OF 2006**

To Commercial Customers:

Certain transactions are prohibited from being processed through your account or other relationship with this Institution under the Unlawful Internet Gambling Enforcement Act of 2006 ("Act") and related regulations that have been issued by the Board of Governors of the Federal Reserve System and the United States Department Of The Treasury ("Regulation GG"). The Institution is also required by the Act and Regulation GG to inform its commercial customers of this restriction. The transactions which are prohibited are the following transactions or transmittals involving any credit, funds, instrument or proceeds that the Act prohibits any person engaged in the business of betting or wagering (except for the activities of a financial transaction provider, or any interactive computer service or telecommunications service) from knowingly accepting, in connection with the participation of another person in unlawful Internet gambling:

- (1) Credit, or the proceeds of credit, extended to or on behalf of such person (including credit extended through the use of a credit card);
- (2) An electronic fund transfer, or funds transmitted by or through a money transmitting business, or the proceeds of an electronic fund transfer or money transmitting service, from or on behalf of such other person; and
- (3) Any check, draft, or similar instrument that is drawn by or on behalf of such other person and is drawn on or payable at or through any financial institution.

Internet gambling will generally be deemed to be unlawful unless it is expressly authorized by license issued by an appropriate State or Tribal authority. Please let us know if you have any questions.