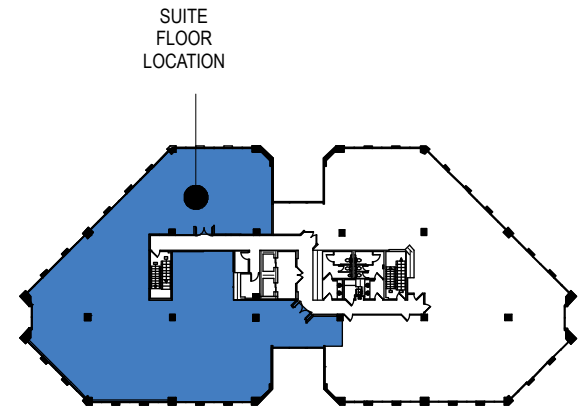
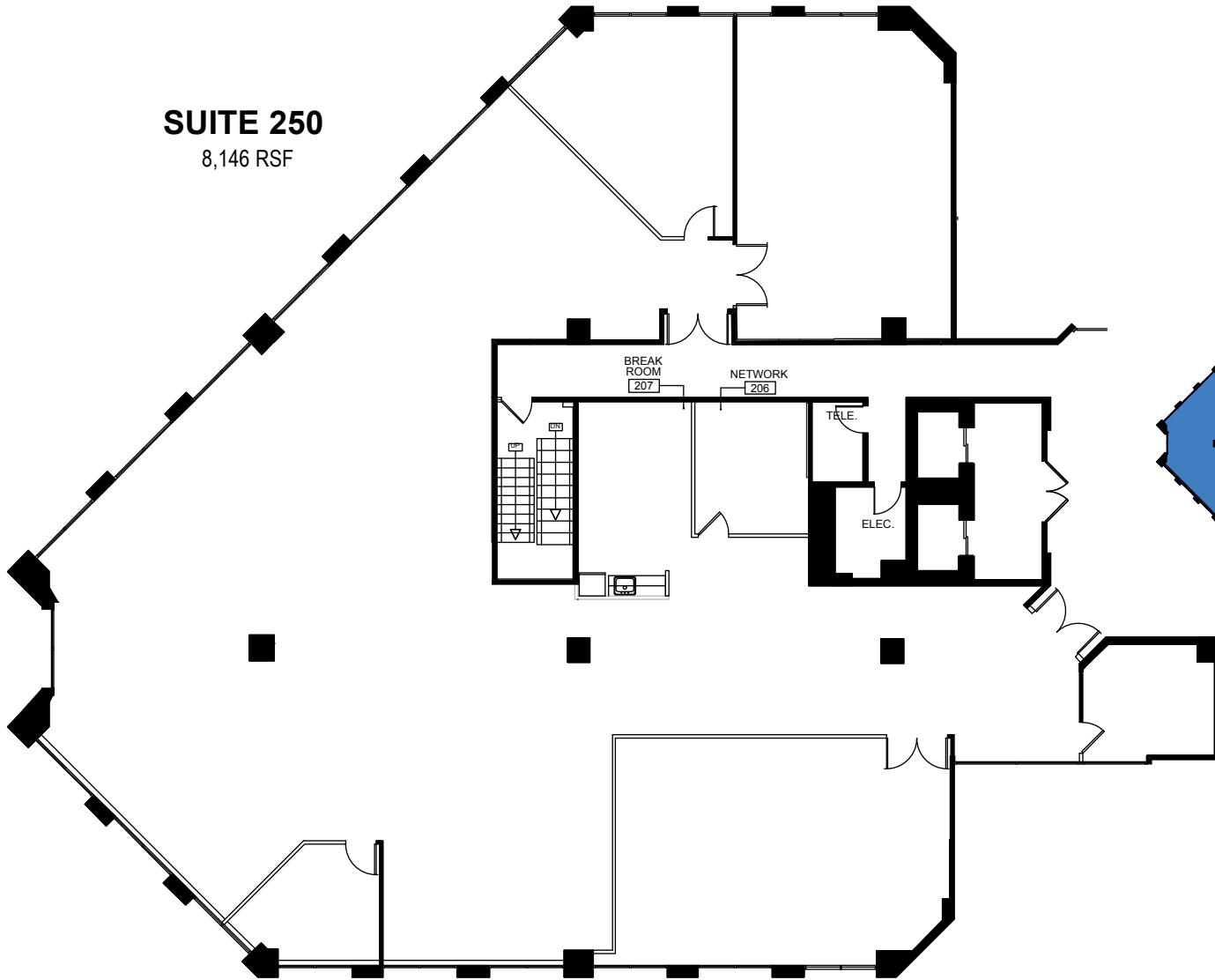


UNION BANK
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SAN RAMON, CA

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