



USA Patriot Act

Important Information about Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you:

When you open an account, we will ask for your name, date of birth, address, identification number and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Each time an account is opened for a covered Legal Entity, we will ask for the name, date of birth, address, identification number and other identifying information for each individual who has beneficial ownership of 25 % or more, and one individual who has significant managerial control of the Legal Entity. If you are opening an account on behalf of a Legal Entity, you will be required to provide the appropriate documentation and to certify that this information is true and accurate to the best of your knowledge.