



USA PATRIOT ACT NOTICE

IMPORTANT INFORMATION ABOUT THE PROCEDURE 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 a consumer account and the beneficial owners of a business account.

WHAT THIS MEANS FOR YOU:

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

When you open a business account, we will ask you for name, address, date of birth and other information that will allow us to identify the beneficial owners of the legal entity. We may also ask to see a driver's license or other identifying documents for each beneficial owner.

ALL NEW DEPOSIT ACCOUNT APPLICANTS ARE SCREENED WITH CHEXSYSTEMS

YOU MAY OBTAIN A COPY OF YOUR CHEXSYSTEMS CONSUMER REPORT AT WEBSITE:
WWW.CHEXSYSTEMS.COM

TOLL-FREE PHONE NUMBER: 800-428-9623