

**IN ORDER TO OPEN AN ACCOUNT,  
ADD A SIGNER OR MAKE A LOAN,  
FEDERAL LAW  
(USA PATRIOT ACT OF 2001\*)  
NOW REQUIRES US TO OBTAIN  
AND  
RETAIN INFORMATION FOR  
IDENTITY VERIFICATION  
PURPOSES.**

\*The Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism (USA Patriot) Act of 2001 requires financial institutions to take steps to obtain and verify certain identifying information for any person opening an account; maintain records of the information used to verify the person's identify; and determine whether the person appears on any list of suspected terrorists provided by the Federal government.

What this means for you: When you open an 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.