

USA PATRIOT ACT

Important Information About Opening a New Account

As of October 1, 2005, the United States government initiated a fight on the funding of terrorism and money laundering activities. Federal law now 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, address, date of birth, and other identifying information. We may also ask to see your driver's license or other identification documents. If you presently have an account with us and you open additional accounts, add joint owners to an existing account, or apply for a loan, we must also verify and retain copies of your identification.

We ask for your understanding as we work to support these efforts to maintain the security of your funds and our country.