



CUSTOMER IDENTIFICATION REQUIREMENTS

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 you 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.

In some cases, identification will be requested for those individuals banking with us prior to the effective date of the customer identification requirements because original documentation was not obtained with the opening of the account, or we are unable to form a reasonable belief that we know the true identity of the existing customer. In all cases protection of our customer's identity and confidentiality is our pledge to you.