



IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:

The U.S.A. Patriot Act was signed into law on October 26, 2001. This Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account for the purpose of helping the government fight the funding of terrorism and money-laundering activities.

WHAT THIS MEANS FOR YOU:

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