

IDENTITY VERIFICATION NOTICE USA PATRIOT ACT

IMPORTANT INFORMATION ABOUT PROCEDURES FOR IDENTIFICATION (SECTION 326)

On October 26, 2001, President Bush signed into law the USA Patriot Act. The purpose of this law is to help protect you, your family, and our country from terrorism by preventing terrorist financing. We want you to know that section 326 of this Act requires our credit union to verify the identity of all new credit union members. We must also verify the identity of members and nonmembers added as signatories to and have access to new or existing deposit accounts and loans. We must also retain copies of documents used to verify your identity.

If you are an existing member who joined the credit union before the USA Patriot Act rules became effective, we may also need to verify and retain copies of any documents used to verify your identity when you request a new deposit account, apply for a loan, or are added as a signatory to a new or existing deposit or loan account.

We ask for your understanding as we work to support these efforts to maintain the security of your funds and our country. Please speak with a credit union staff member if you have any questions or concerns about our identification policies.

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WHAT THIS MEANS TO YOU:

To help 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. 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.