

NOTICE OF IDENTIFICATION REQUIREMENTS MANDATED BY THE USA PATRIOT ACT

The USA PATRIOT Act and related regulations, enacted in response to the 9/11 terrorist attacks, require our bank to implement an enhanced customer identification and verification program.

These new requirements are intended to:

- Set forth uniform, minimum standards of bank customer identification and verification for all U.S. financial institutions,
- Ensure that terrorists and criminals do not use the banking system for improper purposes, and
- Minimize the risk that someone will steal your identity, steal funds from your accounts, and potentially damage your credit history.

To be effective in identifying those who seek to improperly use the banking system, it is important for banks to positively confirm the identity of all those with whom they establish customer relationships. This includes individuals, businesses, and other legal entities. In this manner, ongoing monitoring efforts can be focused primarily on those whose identity is less clearly established or less transparent, or whose transactions pose the greatest risk of misuse.

As a result, even if you are an existing customer and have provided ID documentation previously, our procedures may require that we:

- Review and record information from your identification documents,
- Ask to see additional personnel, company or personal information to establish your identity or that of the business, and
- Verify your identity with third parties.

Please be assured that this information will be carefully protected. In fact, you should also know that the government requires that banks safeguard personal information and maintain programs to ensure the integrity of those protections. After all, our mutual interest is one of trust and integrity. We want you to know that we do everything we can to earn that trust. And we should expect that these standards will help make this a long and prosperous relationship.

Your cooperation in helping us satisfy these regulatory requirements is very much appreciated. If there are any questions, please ask any employee. Thank you.