

IMPORTANT INFORMATION ABOUT OPENING A CONSUMER ACCOUNT

PROCEDURES FOR OPENING A NEW ACCOUNT OR APPLYING FOR A LOAN AS REQUIRED BY BSA SECTION 326 AND THE USA PATRIOT ACT:

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 for your name, address, date of birth and other information that will allow us to identify you. We may ask to see your driver's license or other identifying documents.

If you currently have an account with us and you open additional accounts, add joint owners to an existing account, or apply for an additional loan, we must obtain, record, and verify required identification information as required above.

IMPORTANT INFORMATION ABOUT OPENING A BUSINESS LEGAL ENTITY ACCOUNT

Effective May 11, 2018, new rules under the Bank Secrecy Act will aid the government in the fight against crimes to evade financial measures designed to combat terrorism and other national security threats.

EACH time an account is opened for a covered Legal Entity, we are required to ask you for identifying information (name, address, date of birth, social security number as well as identification documents) for:

- Each individual that has beneficial ownership (25% or more); and,
- One individual that has significant managerial control, of the Legal Entity.

If you are opening an account on behalf of a Legal Entity, you will be required to provide the appropriate documentation and to certify that this information is true and accurate to the best of your knowledge.

We appreciate your business and thank you for understanding these regulations as we work together to protect and maintain the security of our banking system and our country.