



# *Customer Identification Program Notice*

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## **IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT OR ESTABLISHING A NEW CUSTOMER RELATIONSHIP**

To help the U.S. government fight the funding of terrorism and money laundering activities, Federal law requires all U.S. financial institutions to obtain, verify, and record information that identifies each individual or business that opens an account or establishes a customer relationship with us.

**What this means for individuals:** When an individual opens an account, we will ask for their name, residence address, date of birth, tax identification number and other information that allows us to identify them. We may also ask to see a driver's license, passport or other identifying documents.

Identification number:

- U.S. Citizen: taxpayer identification number (Social Security number, passport number or employer identification number)
- Non-U.S. Citizen: taxpayer identification number, passport number, and country of issuance, alien identification card number, or government-issued identification showing nationality, residence, and a photograph of you.

**What this means for other legal entities:** When a corporation, partnership, trust or other legal entity opens an account, we will ask for the entity's name, physical location of the business, tax identification number and other information that will allow us to identify the entity. We may also ask to see other identifying documents, such as certified articles of incorporation, partnership agreements, government issued business license or a trust instrument.

**What happens if I don't provide the information requested or my identity can't be verified?**

We may not be able to open an account or carry out transactions for you. If we have already opened an account for you, we may have to close it.

In all cases, the protection and confidentiality of all of our customer's personal information is our pledge to you. We thank you for your understanding and for joining us in securing a safer tomorrow.