

USA Patriot Act Notice

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT — 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 does this mean for you:

When you open an account, we will ask for your name, address, date of birth, identification number (social security number or employer identification number), non US tax payer identification number, and other information that will allow us to identify you. We will also ask to see your driver's license or other identifying documents.

A corporation, partnership, trust or other legal entity may need to provide other information, such as its principal place of business, local office, employer identification number, certified articles of incorporation, government-issued business license, a partnership agreement or a trust agreement. We are also required to ask you for identifying information (name, address, date of birth, social security number and identification documents) for: 1) Each individual that has beneficial ownership (25% or more) in the Legal Entity; and 2) One individual that has significant managerial responsibility for the Legal Entity.

What happens if the information requested is not provided or the identity can't be verified?

You may not be able to open an account or carry out transactions. If the account is already opened, we may have to close it.