

## USA Patriot Act Disclosure

### You Can Help in the War on Terrorism

The USA Patriot Act requires credit unions to take extra security precautions 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. These procedures help to prevent crimes such as identity theft and account fraud that terrorists commit to finance their operations against the U.S. and its citizens.

### Your Understanding and Cooperation Are Appreciated

When you open or change an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We will also ask to see your driver's license or other identifying government issued documents.

The definition of an account covers a broad range of regular financial transactions such as deposit, transaction, asset, credit accounts, or any other extension of credit. The required verification may be inconvenient for some, but it is a strong deterrent for terrorists and other criminals.

You can rest assured that we will only request the information required by the law and that we will use the information only for purposes of complying with the law. Your privacy is our top concern, and we will respect and protect it consistent with laws or other requirements.

Thank you for your understanding and help in this critical effort. The war on terrorism is fought on many fronts and this is one of them.

