



IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING NEW ACCOUNTS

To help the government fight against the funding of terrorism and money-laundering activities, financial institutions are required by Federal law to obtain, verify, and record information that identifies each individual or entity that opens an account or requests credit.

WHAT THIS MEANS FOR INDIVIDUALS:

When an individual opens an account or requests credit, we will ask for their name, residence address, date of birth, and other information that allows us to identify them. We may also ask to see a driver's license, passport or other identifying documents.

WHAT THIS MEANS FOR LEGAL ENTITIES:

When a corporation, partnership, or other legal entity opens an account or requests credit, we will ask for the entity's name, physical address, tax identification number, and other information that allows us to identify the entity. We may also ask to see other identifying documents, such as certified articles of incorporation or partnership agreements.

For certain legal entities, we will also ask for information about the legal entity's beneficial owners (ownership of 25% or more) and one individual with significant managerial control, including their name, residence address, date of birth, and other information that allows us to identify them. We may also ask to see a driver's license, passport or other identifying documents.