

# USA PATRIOT ACT

The USA PATRIOT Act requires credit unions to take extra security precautions to help the government fight the founding 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 new procedures are designed to prevent crimes, such as identity theft and account fraud that terrorists commit to finance their operations against the U.S. and their citizens.

When an account is opened or changed, you will be asked 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, or credit accounts or other extension of credit. The required verification may be inconvenient for some but 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 the purposes of complying with the law. Your privacy is our top concern, and we will respect and protect it as always, consistent with the law's requirements.

Thank you for your understanding and help in this critical effort.