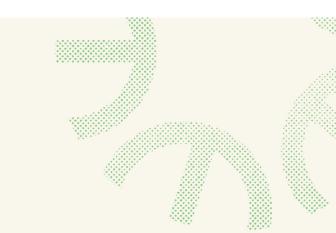
USA Patriot Act



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 THIS MEANS TO YOU:

- 1. When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you.
- 2. We will also ask to see your drivers license and other identifying documents.

CHEX SYSTEMS Powered by E-Funds:

All new accounts are verified through ChexSystems before opening. This determines the validity of member information when opening accounts for an account decision.

