

**USA
PATRIOT ACT
IMPORTANT INFORMATION
ABOUT OPENING A
LEGAL ENTITY ACCOUNT**

Section 326 of the USA Patriot Act requires all financial institutions to obtain, verify and record information that identifies each person who opens an account for a covered Legal Entity. New rules under the Bank Secrecy Act will aid the government in the fight against crimes to evade financial measures designed to combat terrorism and other national security threats. Each time an account is opened for a covered Legal Entity, we are required to ask you for identifying information (name, address, date of birth, social security number and identification documents for;

- Each individual that has beneficial ownership (25% or more) in the Legal Entity: and
- One individual that has significant managerial responsibility for the Legal Entity.

We proudly support all efforts to protect and maintain the security of all our customers and our country.

Frequently Asked Questions:

Q) What is considered a Legal Entity?

A) Corporations, Limited Liability Companies, Limited Partnerships, Joint Ventures and General Partnerships.

Q) What documentation should I plan to bring with me when opening a Legal Entity Account?

A) A copy of the Operating Agreement or Articles of Incorporation for the Legal Entity and a copy of the current Driver's License for EACH identified individual with beneficial ownership of 25% or more and for the individual with significant managerial responsibility for the Legal Entity..

Q) Is this new rule retroactive to my existing accounts?

A) No, this information will be required as every legal entity opens a new account going forward-even legal entities with existing relationships. However, modifications to existing accounts, such as authorized signers, will require us to follow these certification steps.

Q) Does this apply to loan accounts?

A) Yes, this rule applies to all accounts including checking, savings, certificates of deposits and loans.

Please contact customer service if you have any other questions. 859-233-4500