

USA PATRIOT Act
**(Uniting and Strengthening America by
Providing Appropriate Tools Required to Intercept and Obstruct Terrorism Act of 2001)**

You Can Help *US* 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 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 its citizens.

Your Understanding and Cooperation Are Appreciated

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 union 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 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 as always, consistent with the law's requirements.

Thanks for your understanding and help in this critical effort. The war on terrorism will be fought on many fronts, and this is one of them.