



USA Patriot Act Notice

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING OR CHANGING AN ACCOUNT UNDER THE USA PATRIOT ACT

To help the government fight the funding of terrorism and money laundering activities, 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 or changes an existing account.

WHAT THIS MEANS FOR YOU--When you open an account or change an existing account we will ask you for the following:

- Name
- Date of birth for individuals
- Place of residence and mailing address (if different)
- Taxpayer Identification Number (i.e. Social Security Number) for U.S. persons
- One or more for a non-U.S. person:
 - A taxpayer identification number,
 - Passport number and country of issuance,
 - Alien identification card number,
 - Or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

Financial institutions are permitted to impose and implement additional verification procedures when deemed necessary and appropriate, as specified under the Act.

In addition on legal entity accounts, we will require identification on beneficial owners and controlling person.