



# TERMS AND CONDITIONS

## US Patriot Act Notice

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.

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. We may also ask to see your driver's license or other identifying documents. We will require that you present this identifying information in person, and that you sign your loan and account agreements in the bank in our presence.