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 on personal accounts identifies each person who opens an account. In addition, on Legal Entity Accounts, we will require identification on beneficial owners and one individual that has significant managerial responsibility for the Legal Entity.

What this means for you: When you open an account, we will ask for your Name, Street Address, Birthdate, Social Security Number and other information that will allow us to identify you. For Legal Entity Accounts, we are required to ask you for identifying information (Name, Address, Birthdate, Social Security Number and identification documents). We may also ask to see your driver's license or other identifying documents.

MD0.031 TXT ONLY VERSION