



## **What you should know about The Patriot Act:**

### **What is the USA Patriot Act and Customer Identification Program?**

**All financial institutions are required by federal law to perform “due diligence when opening an account” by implementing a customer identification program. The following provisions of the U.S. Patriot Act are intended to facilitate the prevention, detection and prosecution of international money laundering and the financing of terrorism.**

**Reasonable procedures must be implemented to verify the identify of any person seeking opening an account. Records of the information obtained to verify the person’s identify must be maintained.**

**A person's identity on any list of know or suspected terrorist or terrorist organizations provided to the financial institution by any government agency must be determined.**

**Anyone wishing to open an account or add a signatory to an account must provide name, address, and for individuals: date of birth and an identifying number. For U.S. citizens, a taxpayer ID# is required. For non-U.S. citizens a taxpayer ID#, passport ID; alien ID card and country of issuance OR any other government-issued document evidencing nationally or residence and bearing a photograph or similar safeguard.**