

# USA Patriot Act



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. This includes records verification. This assists in efforts to deter illicit activity.

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.

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 accounts or other extension of credit. The required verification may be inconvenient for some, but it is a strong deterrent for terrorists and other criminals. Your understanding and cooperation are appreciated.

You can rest assured that we will only request and use your information as required by law. Your privacy is our top concern, and we will respect and protect it always while remaining consistent with the law's requirements. Thank you for your understanding and help in this critical effort.

Your privacy and the safety of your accounts and personal information are our highest priority.

