

**USA PATRIOT ACT**  
**As passed by Congress**

**Uniting and Strengthening America by Providing Appropriate Tools  
Required to Intercept and Obstruct Terrorism Act (Oct. 25, 2001)**

Section 326 of the Act requires the creation of reasonable procedures to:

- (1) Verify the identity of any person seeking to open an account, to the extent reasonable and practical;
  - (2) maintain records of the information used to verify the person's identity; including name, address, and other identifying information; and
  - (3) determine whether the person appears on any list of known or suspected terrorists organizations provided to the financial institution by any government agency.
- This law requires us to gather and maintain specific information on our customers.

Thank you for your assistance.