



## USA Patriot Act

Important Information About Procedures for Opening a New Account. Effective October 1, 2003, there are new requirements for anyone opening an account at a financial institution in the United States.

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. What this means for you: 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.

This required verification may be inconvenient for some, but it is a strong deterrent for terrorists and other criminals. We thank you for your understanding and for joining us in securing a safer tomorrow. If you have any questions regarding these requirements, please give us a call at 979-846-7456 or send us a secure email.

The Purpose of the USA PATRIOT Act is to deter and punish terrorist acts in the United States and around the world, to enhance law enforcement investigatory tools, and other purposes, some of which include:

- To strengthen U.S. measures to prevent, detect and prosecute international money laundering and financing of terrorism;
- To subject to special scrutiny foreign jurisdictions, foreign financial institutions, and classes of international transactions or types of accounts that are susceptible to criminal abuse;
- To require all appropriate elements of the financial services industry to report potential money laundering;
- To strengthen measures to prevent use of the U.S. financial system for personal gain by corrupt foreign officials and facilitate repatriation of stolen assets to the citizens of countries to whom such assets belong.