## **USA Patriot Act Disclosure Statement**

Federal law requires all financial institutions to notify applicants that they will obtain, verify and record information that identifies each person who opens an account or applies for a loan. When you open an account or apply for a loan, we are required to ask your name, home address, date of birth and other information that will allow you to be identified as the account applicant. In addition, we will ask to see your driver's license or other identifying documents in order to verify your identity.