

CUSTOMER IDENTIFICATION PROGRAM

Important information you need to know about opening a new account. To help the government fight the funding of terrorism and money laundering activities, federal law requires financial institutions to obtain, verify and record information that identifies each person who opens an account. This Notice answers some questions about our Customer Identification Program.

What types of information will I need to provide?

When you open an account, we are required to collect information such as the following from you:

- Your name
- Date of Birth
- Address
- Identification Number:
 - US citizen: Taxpayer ID number (social security number or employer identification number)
 - Non-US citizen: Taxpayer ID number, passport number, and country of issuance, alien identification card number, or government-issued identification showing nationality, residence, and a photograph of you.
- Copy of Driver's License
- Occupation and Place of Employment

A corporation, partnership, trust or other legal entity may need to provide other information, such as the principal place of business, local office, employer identification number, certified articles of incorporation, government-issued business license, a partnership agreement, or a trust agreement.

US Department of the Treasury, Securities and Exchange Commission, FINRA, and the NYSE rules already require you to provide most of this information. These rules also require you to provide such additional information, such as your net worth, annual income, investment experience and objectives, and risk tolerance.

What happens if I don't provide the information requested or my identity cannot be verified?

We will not be able to open an account or carry out transactions for you. If we have already opened an account we will have to close it.