

PATRIOT ACT INFORMATION DISCLOSURE

The USA PATRIOT Act has paved the way for financial institutions to help prevent fraud, identity theft, and the spread of terrorism by requiring financial institutions to obtain more information on new accounts.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

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 (for individuals), and other information that will allow us to identify you. We may also ask to see your driver's license (for individuals) or other identifying documents.

VERIFICATION OF INFORMATION PROVIDED

You authorize Bank of Franklin County, directly or through third parties, to make any inquiries considered necessary to validate your identity. This may include asking you for further information, ordering a credit report and verifying your information against third party databases such as ChexSystems or through other sources.