



IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

As a result of the events of September 11, 2001, the USA Patriot Act was signed into law. In order to prevent the use of the United States financial institution system in terrorist and other illegal activity, Section 326 of the USA Patriot Act requires that we must:

- **Verify the identity of any person opening a new account**
- **Request and maintain records on the information used to verify the person's identity including name, address, date of birth and other identifying information.**

ValleyStone will comply by obtaining valid identification and verifying all information given for the use of opening new account relationships. In some cases, identification for existing account relationships may be requested so that the credit union can ensure we know the true identity of each individual.

These requirements may not be waived under any circumstances.