

Important Information About Opening a New Account and our Customer Identification Program.

To help the government fight the funding of terrorism and money laundering activities, federal law requires that financial institutions obtain, verify and record information that identifies each person or entity that opens an account.

This notice will detail some aspects of our Customer Identification Program.

When you open an account, we will ask you for your name, physical address other than a post office box, date of birth and other information that allows us to identify you.

If you are a US Citizen, we will need your taxpayer identification (social security number or employer identification number).

If you are a non-US Citizen, the following may be required: your taxpayer identification number; passport number and country of issuance; alien identification card number; or government-issued identification showing nationality, residence and a photograph of you.

We may also ask to see your driver's license, passport, and/or other identifying documents.

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

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

If requested information is not provided, or your identify cannot be verified, we may not be able to open an account or carry out a transaction for you. If an account has already been opened, we may be required to close it.

Please contact our Compliance Department should you have any questions about our Customer Identification Program.