

USA Patriot Act Disclosure

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

In this disclosure "you and "your" refers to the customer and "we" refers to the lender.

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 to you: When you apply for a loan, we will ask for your name, address, date of birth, and other information that will allow us to identify you. At the time of loan closing, we may also ask to see your driver's license or other identifying documents.

Borrower's Signature

Date

Co-Borrower's Signature

Date