

Customer Identification Program Notice

Important Information You Need to Know About Opening a New Account

To help the government fight the funding of terrorism and the 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 your firm's Customer Identification Program.

The types of information you will have to provide.

When you open an account, your firm is required to collect information such as the following from you:

- Your name
- Your date of birth
- Address
- Identification number:
 - U.S. Citizen: taxpayer identification number (social security number or employer identification number)
 - Non-US Citizen: 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.

You must provide a copy of your driver's license or other government issued identifying documents.

A corporation, partnership, trust or other legal entity **must** 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 or a trust agreement.

U.S. Department of the Treasury, Securities and Exchange Commission and the Financial Industry Regulatory Authority 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.

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

We will be unable to open an account for you.