



USA PATRIOT Act and Restricted Use Notice

To help the government fight the funding of terrorism and money laundering activities, federal law requires financial institutions to obtain, verify, and record information that identifies each person who opens an account and/or transmits funds to or through a United States financial institution. In certain circumstances, we may also obtain and verify information for any person authorized to make transactions in an account or beneficial owners of certain entities. Therefore, we may be required to collect information such as the following from you:

- Your name
- Date of birth
- Physical Address
- Identification number:

U.S. Citizen: taxpayer identification number (Social Security number or employer identification number)

Non-U.S. 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 may also need to show your driver's license or other identifying documents.

In order to facilitate the opening of your new account with our institution or receive financial services from our staff, the information we have requested must be verified during the next two business days. During that time, we will place restrictions on your account usage and no transaction will be available until you have funded your account.

Upon verification of your identification documents, these restrictions will be removed. We will contact you at the telephone number/address provided regarding this review. You may also call after two business days our Main Office at (602) 254-5291 or (800) 467-6633. Please note that other regulatory restrictions related to deposits covered by the Expedited Funds Availability Act or other regulations may be imposed in subsequent transactions. However, we will make every effort to inform you of these situations should they arise.

These steps are required not only to comply with federal law but also to protect our members against financial fraud and identity theft. If you have any questions or concerns, please do not hesitate to call Banner Federal Credit Union.

The credit union with *heart!*

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