



PATRIOT ACT  
PROTECTING YOU



YOUR COUNTRY.

Effective October, 2002, the Patriot Act was initiated to protect you as a consumer from fraud and our nation from terrorists.

In accordance with this act, C&N is required to obtain a copy of the documents used in identifying our new account customers and in identifying signatory individuals added to an existing or new account. In some cases, identification will be requested for those individuals banking with C&N prior to the effective date of the customer identification requirements.

This could be because original documentation was not obtained with the opening of the account or the bank is unable to form a reasonable belief that it knows the true identity of the existing customer. In all cases, protection of our customer's identity and confidentiality is this bank's pledge to you.

C&N | BANKING  
LENDING  
WEALTH MANAGEMENT

1.877.838.2517

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## YOU KNOW ME. WHY DO I NEED ALL THIS I.D.?

Fraud costs Americans millions of dollars a year. Those are Americans, just like you. Identity theft, or fraud, occurs when someone uses your personal information without your permission to make illegal purchases, withdrawals, or to open accounts. This can damage your credit rating and your reputation.

Evidence shows that credit card, debit card and similar fraud is a major source of funding for terrorists. The Patriot Act, passed in October 2001 and effective in October 2002, was initiated to protect you as a consumer from fraud and our nation from terrorists. A portion of the law requires all financial institutions to more carefully verify the identity of account owners, loan applicants, parties to trusts and individuals who purchase investment products.

This means we could ask you additional questions at the time of your transaction. We may ask you to provide one or more types of identification, such as a driver's license, U.S. taxpayer ID number, or other government-issued documents that verify your nationality or residence. By complying with these requests, you can help us meet these requirements, while at the same time protecting yourself against identity theft.

## WHAT WILL YOU DO WITH MY INFORMATION?

Please be assured that any information you provide to us will be safeguarded according to our Privacy Policy and information-sharing practices, which were provided to you when you opened your account with us.

Your information will remain secure, and at the same time will assure that our country's financial institutions are free from misuse by terrorists and money launderers. The Patriot Act requires that the information you provide us be verified using one or more methods.

We may use independent sources such as a consumer reporting agency, public database, or other source to confirm the information you provide.

We may call you to confirm that you have opened an account or applied for a loan. We may obtain a credit report for loan applicants.

We may check references with other financial institutions.

In any case, we maintain rigorous information security programs to protect your personal information.



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