



Important Information About Procedures for Opening a New Account

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 for You

When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Funds Availability Policy

Our general policy is to make funds from your deposits available to you on the business day after the day we receive your deposit. Funds from electronic direct deposits will be available on the day we receive the deposit. In some cases, we may delay your ability to withdraw funds beyond the first business day. Then funds will generally be available by the second business day after the deposit.



All new accounts verified with

ChexSystemsSM

ChexSystemsSM Powered by eFunds

USA PATRIOT Act Requires

**IDENTITY
VERIFICATION**

for all new accounts.