

U.S. Patriots Act

What is the U.S. Patriot Act? The U.S. Patriot Act was enacted as a result of the terrorist acts of September 11th, 2001. The Act is intended to unify and strengthen America by providing us the appropriate tools required to intercept and obstruct terrorism. Terrorists use the banking industry to funnel money through in order to further their cause, and it is our responsibility to be diligent in our duties to prevent and report such activity.

How does this affect you? The Act was passed in an effort to improve public safety and should not directly affect most people. We will, of course, ask to verify your identification upon opening a new membership and on occasion thereafter. The enactment of the US Patriots Act not only protects you, our member, but also protects your credit union's assets.

I've been a member for years, why are you checking my identification? We understand your feeling that it may be an inconvenience to show your I.D. when conducting business however, in order to guarantee that nobody "slips through the cracks", the law was written so that all customers and members identities are verified. We feel that it is in our members best interest to err on the side of caution in these circumstances and that it is important not only for your safety against terrorist activity but also to protect you from the recent increases in I.D. theft.

Please bear with us and we hope you'll understand the need for us to comply with the U.S. Patriot Act. The intent of the law is to help guarantee a more secure country and to make certain the banking system is not inadvertently aiding people or groups who wish us harm.

What additional documents will be accepted in establishing my identity?

The credit union will accept:

- Social security card
- Government issued I.D.
- Utility bill (for address verification)
- Valid passport
- Birth certificate
- Alien Identification card
- Government issued document (verifying national origin or residence) displaying the number and country of issuance bearing photograph or similar safeguard (biometric identifiers are permitted).