

# USA PATRIOT ACT

## IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

Effective October 1, 2003

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, North Star Bank will ask for your name, address, mailing address (if different), date of birth, taxpayer ID and other information that will allow North Star Bank to identify you. We may also ask to see your driver's license or other identifying documents.

When we ask for your ID and request additional information, it is to be sure that we are really dealing with **you**, thereby **protecting you** from identity theft. In addition, North Star Bank must undertake steps as appropriate under the circumstances to verify identity information. The means of verification are varied and may include the use of credit reports and similar information sources.