

**According to the Federal Trade Commission, identity theft is the fastest-growing crime in the country. Our ability to feel safe is becoming more difficult with terrorism and crime on a steady increase.**

## **But there is hope...**

**The USA PATRIOT Act** has paved the way for financial institutions to help prevent fraud, identity theft, and the spread of terrorism. It requires financial institutions to obtain more information from an individual or legal entity to help establish identity.

Your cooperation is needed when you open a new account or request a loan. You may be asked more questions to establish and confirm your identity. It may also be required for you to provide one or more of the following types of identification:

- Driver's license
- Passport and country of issuance
- U.S. taxpayer identification (ID) number
- Alien ID card
- Any other government-issued document evidencing nationality or residence