

## CUSTOMER IDENTITY VERIFICATION

I understand that under the USA Patriot Act, First Bethany Bank & Trust, is obligated to verify the identity of each customer opening a new account, or each new owner being added to a deposit account. I understand and agree that if First Bethany Bank & Trust is not able to verify the identity of the owners of this account within a reasonable time, it may, at any time, in its sole discretion, without providing advance notice, close the account.

You are authorized to check my credit history and to answer questions about your credit experience with me. I certify that answers on my application are true and complete to the best of my knowledge. I understand that false, incomplete or misleading information given on my application may result in my account being closed.

DATE:	SIGNED:
ACKNOWLEDGED BEFORE ME ON:	BY:
MY COMMISSION EXPIRES:	NOTARY PUBLIC COMMISSION NUMBER:

### CIF INFORMATION CARD (PLEASE PRINT OR TYPE)

ACCOUNT #	DATE:	EMPLOYEE:
-----------	-------	-----------

SIGNER INFORMATION			
NAME (FIRST)	MIDDLE	LAST	
PHYSICAL ADDRESS			
CITY	STATE	ZIP	
CELL PHONE #	HOME PHONE #		
WORK #	MOTHERS MAIDEN NAME		
SOCIAL SECURITY OR TAX I.D. #	DATE OF BIRTH		
DRIVER'S LICENSE #	STATE	ISSUE DATE	EXPIRATION DATE
PLACE OF EMPLOYMENT	JOB OCCUPATION		
EMAIL ADDRESS			

TWO TYPES OF I.D. REQUIRED
<b>ONE PRIMARY ID</b>
<ol style="list-style-type: none"> <li>1. DRIVERS LICENSE</li> <li>2. STATE I.D. CARD</li> <li>3. Passport</li> <li>4. MILITARY I.D.</li> <li>5. U.S. ALIEN REGISTRATION CARD</li> <li>6. MATRICULA CONSULAR CARD</li> </ol>
<b>ONE SECONDARY ID</b>
<ol style="list-style-type: none"> <li>1. INSURANCE CARD</li> <li>2. SOCIAL SECURITY CARD</li> <li>3. VOTER REGISTRATION CARD</li> <li>4. VISA (IMMIGRATION GREEN CARD)</li> <li>5. CREDIT CARD –TYPE, LAST 4-DIGITS &amp; EXPIRATION DATE (DO NOT COPY)</li> <li>6. EMPLOYER I.D. CARD</li> </ol>
<i><b>NOTE:</b> For deposit accounts, we may ask to copy your driver's license or other identifying documentation. We do not disclose nonpublic personal information about customers or former customers to anyone except as permitted by law.</i>

### RED FLAG CHECKLIST

YES	NO	(Note: Shaded Box indicates a RED FLAG)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Does Chex Systems show a significant number of inquiries?
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Does Applicant have closed accounts or accounts identified for abuse by another financial institution?
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Do one or more documents appear to be forged or altered?
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Is there a lack of correlation between Applicant's Social Security Number and date of birth?
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Does Applicant's photo and physical description match Applicant?
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Has Applicant provided all required personal identification information?
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Was the Tax Identification Number (T.I.N.) matching successful?
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Was Applicant's employment information successfully verified?

### COMPARISON WITH GOVERNMENT LISTS

<input checked="" type="checkbox"/>	<input type="checkbox"/>	Does customer's name appear on any list of known or suspected terrorists or terrorist organizations issued by any Federal government agency?
ARE YOU A SENIOR FOREIGN POLITICAL FIGURE? <input type="checkbox"/> Y <input type="checkbox"/> N <input type="checkbox"/> IS ANY IMMEDIATE FAMILY MEMBER? <input type="checkbox"/> Y <input type="checkbox"/> N <input type="checkbox"/> IS ANY CLOSE PERSONAL/PROFESSIONAL ASSOCIATE? <input type="checkbox"/> Y <input type="checkbox"/> N <input type="checkbox"/>		

**Important Information:**

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 documentation. In all cases, protection of our customer's identity and confidentiality is the Bank's pledge to you. We apologize for any inconvenience this may cause; however, federal law prohibits us from waiving these requirements.