

U.S.A Patriot Act and Teachers Credit Union

On October 26, 2001, President Bush signed into law the **U.S.A. Patriot Act**. The purpose of this law is to help **protect you, your family, and our country from terrorism** by preventing terrorist financing. We want you to know that **Section 326 of the Act requires** Teachers Credit Union to **verify the identity of ALL new credit union members**. We must **also** verify the identity of **members and non-members added as signatories to new or existing deposit accounts and loans**. We **must also retain copies of the documents** used to verify your identity.

If you are **an existing member** who joined the credit union before the U.S.A. Patriot Act rules became effective, we **may also need to verify and retain copies** of any documents used to verify your identity **when you request a new deposit account, apply for a loan or are added as a signatory to a new or existing loan or deposit account**.

We ask for your understanding as we work to support these efforts to maintain the security of your funds and our country. Please speak with a credit union staff member if you have any questions or concerns about our identity verification procedures.