

***IMPORTANT INFORMATION ABOUT PROCEDURES
FOR OPENING A NEW ACCOUNT***

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record all 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 documents.

***NOTICE REQUIRED BY THE UNLAWFUL
INTERNET GAMBLING ENFORCEMENT ACT:***

Federal laws require that you be provide with notice under the referenced Act. The Credit Union account agreements with you provide the following (together with other agreements regarding such account/transaction activity with us). Transactions through third parties such as VISA, MasterCard and NACHA will also be affected by this law.

Inappropriate and/or Gambling Transactions. Certain federal and/or state laws such as the Unlawful Internet Gambling Enforcement Act or Third Party Service Providers' Rules may limit or prohibit certain transactions such as (but not limited to) those coded as possible gambling transactions. The Credit Union may decline to accept, process, or pay any transaction that we believe to be illegal or unenforceable including but not limited to any transaction involving or relating to any gambling activity. Such prohibition transactions at or relating to a hotel-casino. You understand and agree such limitations/prohibitions are not within the Credit Union's control and that the Credit Union will not have any liability, responsibility or culpability whatsoever for any such use by you or any authorized user(s); or for declining to accept, process, or pay any such transaction. You further agree to indemnify and hold the Credit Union harmless from any suits, liability, damages or adverse action of any kind that results directly or indirectly from and such use of your account and/or access devices.