



IDENTITY VERIFICATION NOTICE US PATRIOT ACT

Effective October 25, 2002, NorthRidge Community Credit Union, it's wholly owned subsidiary corporation CU Financial Services of Minnesota, Inc., and all other financial institutions are required by the Federal Government to verify the identity of member/customers applying for and opening new deposit and loan accounts or services.

Information required includes the following:

- ✓ Name
- ✓ Mailing & Residence Address
- ✓ Tax Identification Number
- ✓ Date of Birth
- ✓ Copy of Government Issued Photo ID (i.e. Drivers License)

Additional information may also be needed depending on the type of account applied for or opened. Information on existing members/customers may be needed as new or additional products and services are opened if current records are insufficient.

The US Patriot Act requires all financial institutions to maintain records of member/customer identification verification and periodically update this information.

Confidentiality of the information maintained by NorthRidge Community Credit Union, and its subsidiary corporation CU Financial Services of Minnesota, Inc., is consistent with the Financial Privacy Act.

IDENTITY VERIFICATION NOTICE

US PATRIOT ACT

The USA PATRIOT Act (Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism) requires all financial institutions in the United States to ask new and existing members/customers for identification prior to opening new accounts (deposit or loans), adding individuals/entities to existing accounts, and for some transactions like wires and ACH.

When employees of NorthRidge Community Credit union, or its wholly owned subsidiary CU Financial Services of Minnesota, Inc., requests a photo ID or other identification, the request is not intended to invade your privacy or not acknowledge you as a valued member/customer. We are simply complying with a new federal regulation (USA PATRIOT Act) that is designed to protect you from identity theft, protect the credit union and its subsidiary from being used for illegal or questionable activity.

For account transactions, you will only be asked for one form of ID. If you are opening a new account (deposit or loan) or adding someone to an existing account, you will be asked to provide at least two forms of ID. If you do not have this information with you at the time you make your request, financial institutions are prohibited from completing the transaction until it is provided.

Following are acceptable forms of ID. ID provided needs to show your name, social security number or tax identification number, residence and date of birth.

One form of identification must be a photo ID. Acceptable forms of photo ID include:

- Un-expired state driver's license
- Military ID Card
- Passports
- Immigration Card
- Any other form of Government issued ID
- Employer issued photo ID (These forms of ID need to be accompanied by a recent pay stub or Social Security Card that reflects your number)
- Student ID card (Students may be asked to provide a name of a school official who can be contacted to confirm identity)

Other acceptable forms of identifying documents include:

- Social Security Card
- Certified birth certificate
- Pay stubs'
- Immigration documents
- Un-expired employment authorization documents
- Utility bill

If you don not have the forms of ID required, please visit with an Account Representative to review your options. Individuals opening accounts for minor children need to provide ID for themselves and a social security card for the minor child. Individuals opening business accounts need to provide additional information for the business, please review this with an Account Representative.

Thank you for your understanding and patience as we comply with the Federal USA PATRIOT Act.