



U.S. Patriot Act Disclosure

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT OR ESTABLISHING A NEW CUSTOMER RELATIONSHIP

To help the U.S. government fight the funding of terrorism and money laundering activities, Federal law requires all U.S. financial institutions to obtain, verify, and record information that identifies each individual or institution that opens an account or establishes a customer relationship with Craft Bank. What this means: If you enter into a new customer relationship with Craft Bank, the Bank will ask for your name, address, date of birth (as applicable), and other identification information. This information will be used to verify your identity. As appropriate, the Bank may, in its discretion, ask for additional documentation or information. If all required documentation or information is not provided, Craft Bank may be unable to open an account or establish a relationship with you.