



USA PATRIOT ACT Notice

IMPORTANT INFORMATION ABOUT PROCEDURES FOR APPLYING FOR 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 information that identifies each person who wishes to establish a relationship with CBBC Bank.

What this means for you:

When you open an account, we will ask for your name, address, social security number, TIN number, date of birth, and other information that will allow us to identify you.

We will also ask to see your driver's license and/or other identifying documents.

We proudly support all efforts to protect and maintain the security of our customers and our country.

BENEFICIAL OWNERSHIP REGULATION

Effective May 11, 2018, new rules under the Bank Secrecy Act will aid the government in the fight against crimes to evade financial measures designed to combat terrorism and other national security threats.

EACH time an account is opened or revised for a covered Legal Entity, we are required to ask you for identifying information (name, address, date of birth, social security number, as well as identification documents) for each individual that has beneficial ownership (25% or more) and one individual that has significant managerial control of the Legal Entity.

If you are opening an account on behalf of a Legal Entity, you will be required to provide the appropriate documentation and to certify that this information is true and accurate to the best of your knowledge.

FUNDS AVAILABILITY POLICY

Our general policy is to allow you to withdraw funds deposited in your account on the first business day after the day we receive your deposit. Funds from electronic direct deposits will be available on the day we receive the deposit. In some cases, we may delay your ability to withdraw funds beyond the first business day. Then, the funds will generally be available by the second business day after the day of deposit.