



Effective: 04/20/2022

## **NOTICE OF IDENTIFICATION REQUIREMENTS MANDATED BY THE USA PATRIOT ACT**

The **USA PATRIOT Act** enacted after the September 11, 2001 terrorist attacks requires Albany Bank & Trust, N.A. to enhance its customer identification program.

The **USA PATRIOT Act** was established to ensure that terrorists and criminals do not use the banking system for improper purposes. By setting forth uniform, minimum standards of bank customer identification and verification, the comprehensive procedures minimize the risk that someone will steal your identity, steal funds from your accounts and/or damage your credit history.

Even if you are an existing customer and have previously provided identification documentation, we may review and copy your identification documents. In addition, we may ask to see additional personal or business information to establish your identity or that of the business. We may use other verification methods.

Any information we collect will be carefully protected. In fact, the government requires us to safeguard personal information and maintain programs to ensure its integrity.



Albany Bank & Trust Company, NA  
EQUAL OPPORTUNITY EMPLOYER

