

Customer Identification–Matrix Requirements by Type of Customer & Account

In all cases, we must obtain the name of the customer (individual name, corporate name, etc), the street address (no PO Box), date of birth for individuals, and Tax ID Number. Must record ID with place of issuance, ID number, date ID issued, if applicable and expiration date. (Refer to the CIP Policy for certain exceptions on the Tax ID #).

<p style="text-align: center;">Type of entity</p> <p>How OFAC is checked. This section to be amended when Treasury designates a 326 Terrorist List.</p>	<p style="text-align: center;">Deposit Accounts and Safe Deposit Boxes</p> <p>Refer to the list of acceptable Primary & Secondary Identification under CIP, Section 101.0, and/or New Accounts, Section 105.0 for business/legal entities</p>	<p style="text-align: center;">Loans</p> <p>Refer to the list of acceptable Primary & Secondary Identification under CIP, Section 101.0, and/or New Accounts, Section 105.0 for business/legal entities</p>
<p>Individual</p> <p><i>For Depository accounts, a Third-Party Database will do the initial OFAC check. It will be performed on the individual name and TIN.</i></p> <p><i>For Loans, the initial OFAC check will be done by the SBLC when the Experian report is ordered.</i></p>	<p>Primary ID Required (one required)</p> <ul style="list-style-type: none"> ◆ Keep a record of: <ul style="list-style-type: none"> ◆ Place of issuance ◆ Number ◆ Date issued ◆ Expiration Date <p>Secondary ID Required (one required)</p> <ul style="list-style-type: none"> ◆ Note type of document, expiration date and last 4 numbers of ID (for credit card only) <p>Non-Documentary Verification Required</p> <ul style="list-style-type: none"> ◆ Third-Party Database /OFAC verification 	<p>Primary ID Required</p> <ul style="list-style-type: none"> ◆ Keep a record of: <ul style="list-style-type: none"> ◆ Place of issuance ◆ Number ◆ Date issued ◆ Expiration Date <p>Non-Documentary Verification Required</p> <ul style="list-style-type: none"> ◆ Experian Report*
<p>Sole Proprietor (requires identity information/verification of sole proprietor)</p> <p><i>For Depository accounts, Third-Party Database will do the initial OFAC check. It will be performed on the owner/TIN and the business name/TIN.</i></p> <p><i>For Loans, the initial OFAC check will be done by the SBLC when the Experian and Business credit reports are ordered</i></p>	<p>Primary ID Required</p> <ul style="list-style-type: none"> ◆ Copy of current Fictitious Business Name Filing (expires 5 years after issued) ◆ One Primary ID on the sole owner(s) & authorized signers ◆ Keep a record of: <ul style="list-style-type: none"> ◆ Place of issuance ◆ Number ◆ Date issued ◆ Expiration Date <p>Secondary ID Required on Sole Owner</p> <ul style="list-style-type: none"> ◆ Note type of document, expiration date and last 4 numbers of ID (for credit card) <p>Non-Documentary Verification Required</p> <ul style="list-style-type: none"> ◆ Third-Party Database /OFAC verification ◆ County web verification, if applicable ◆ Site Visit 	<p>Primary ID Required</p> <ul style="list-style-type: none"> ◆ Copy of current Fictitious Business Name Filing (these expire 5 years after issued) ◆ Primary ID on the sole owner(s) ◆ Keep a record of: <ul style="list-style-type: none"> ◆ Place of issuance ◆ Number ◆ Date issued ◆ Expiration Date <p>Non-Documentary Verification Required</p> <ul style="list-style-type: none"> ◆ Experian Report on the owner(s) ◆ Business Credit report
<p>Corporation</p> <p><i>For Depository accounts, Third-Party Database will do the initial OFAC check. It will be performed on every authorized signer/TIN and the business name/TIN.</i></p> <p><i>For Loans, the initial OFAC check will be done by the SBLC when the Experian and Business credit reports are ordered</i></p>	<p>Primary ID Required</p> <ul style="list-style-type: none"> ◆ Corporate Documents–See checklist** ◆ Primary ID for each authorized signer, properly recorded <p>Non-Documentary Verification Required</p> <ul style="list-style-type: none"> ◆ Third-Party Database /OFAC report on business & each authorized signer ◆ Secretary of State – Verify on web ◆ Site Visit 	<p>Primary ID Required</p> <ul style="list-style-type: none"> ◆ Corporate Documents–See checklist** <p>Non-Documentary Verification Required</p> <ul style="list-style-type: none"> ◆ Secretary of State – verify on web ◆ Business Credit Report ◆ Experian report on the guarantors*

* If the third-party database report would constitute a credit report, signed authorization must be obtained before such a report can be obtained. For loans, the Bank’s Personal Financial Statement form (or the Personal Financial Statement Certification form) gives us the authority to run an Experian report.

** Please refer to the Due Diligence Checklist for appropriate business/legal entity

Customer Identification–Matrix Requirements by Type of Customer & Account

In all cases, we must obtain the name of the customer (individual name, corporate name, etc), the street address (no PO Box), date of birth for individuals, and Tax ID Number. Must record ID with place of issuance, ID number, date ID issued, if applicable and expiration date. (Refer to the *CIP Policy* for certain exceptions on the Tax ID #).

<p style="text-align: center;">Type of entity</p> <p>How OFAC is checked. This section to be amended when Treasury designates a 326 Terrorist List.</p>	<p style="text-align: center;">Deposit Accounts and Safe Deposit Boxes</p> <p>Refer to the list of acceptable Primary & Secondary Identification under CIP, Section 101.0, and/or New Accounts, Section 105.0 for business/legal entities</p>	<p style="text-align: center;">Loans</p> <p>Refer to the list of acceptable Primary & Secondary Identification under CIP, Section 101.0, and/or New Accounts, Section 105.0 for business/legal entities</p>
<p>General Partnership</p> <p><i>For Depository accounts, Third-Party Database will do the initial OFAC check. It will be performed on each general partner, every authorized signer/TIN and the business name/TIN.</i></p> <p><i>For Loans, the initial OFAC check will be done by the SBLC when the Experian and Business credit reports are ordered</i></p>	<p><u>Primary ID Required</u></p> <ul style="list-style-type: none"> ◆ Partnership Documents – See checklist** ◆ Primary ID for each authorized signer, properly recorded <p><u>Non-Documentary Verification Required</u></p> <ul style="list-style-type: none"> ◆ Third-Party Database /OFAC report on business & each authorized signer ◆ Secretary of State – Verify on web ◆ Site visit 	<p><u>Primary ID Required</u></p> <ul style="list-style-type: none"> ◆ Partnership Documents – See checklist** <p><u>Non-Documentary Verification Required</u></p> <ul style="list-style-type: none"> ◆ Business Credit Report ◆ Experian report on the guarantors*
<p>Limited Partnership</p> <p><i>For Depository accounts, Third-Party Database will do the initial OFAC check. It will be performed on the general partners, every authorized signer/TIN and the business name/TIN.</i></p> <p><i>For Loans, the initial OFAC check will be done by the SBLC when the Experian and Business credit reports are ordered</i></p>	<p><u>Primary ID Required</u></p> <ul style="list-style-type: none"> ◆ Partnership Documents – See checklist** ◆ Primary ID for each authorized signer, properly recorded <p><u>Non-Documentary Verification Required</u></p> <ul style="list-style-type: none"> ◆ Third-Party Database /OFAC report on business & each authorized signer* ◆ Secretary of State – Verify on web ◆ Site visit 	<p><u>Primary ID Required</u></p> <ul style="list-style-type: none"> ◆ Partnership Documents – See checklist** <p><u>Non-Documentary Verification Required</u></p> <ul style="list-style-type: none"> ◆ Secretary of State – verify on web ◆ Business Credit Report ◆ Experian report on the guarantors*
<p>LLC (Limited Liability Company)</p> <p><i>For Depository accounts, Third-Party Database will do the initial OFAC check. It will be performed on every authorized signer/TIN and the business name/TIN.</i></p> <p><i>For Loans, the initial OFAC check will be done by the SBLC when the Experian and Business credit reports are ordered</i></p>	<p><u>Primary ID Required</u></p> <ul style="list-style-type: none"> ◆ LLC Documents – See checklist** ◆ Primary ID for each authorized signer, properly recorded <p><u>Non-Documentary Verification Required</u></p> <ul style="list-style-type: none"> ◆ Third-Party Database /OFAC report on business & each authorized signer* ◆ Secretary of State – verify on web ◆ Site visit 	<p><u>Primary ID Required</u></p> <ul style="list-style-type: none"> ◆ LLC Documents – See checklist** <p><u>Non-Documentary Verification Required</u></p> <ul style="list-style-type: none"> ◆ Secretary of State – verify on web ◆ Business Credit Report ◆ Experian report on the guarantors*

* If the third-party database report would constitute a credit report, signed authorization must be obtained before such a report can be obtained. For loans, the Bank's Personal Financial Statement form (or the Personal Financial Statement Certification form) gives us the authority to run an Experian report.

** Refer to Due Diligence Checklist for appropriate business/legal entity.

Customer Identification–Matrix Requirements by Type of Customer & Account

In all cases, we must obtain the name of the customer (individual name, corporate name, etc), the street address (no PO Box), date of birth for individuals, and Tax ID Number. Must record ID with place of issuance, ID number, date ID issued, if applicable and expiration date. (Refer to the *CIP Policy* for certain exceptions on the Tax ID #).

<p style="text-align: center;">Type of entity</p> <p>How OFAC is checked. This section to be amended when Treasury designates a 326 Terrorist List.</p>	<p style="text-align: center;">Deposit Accounts and Safe Deposit Boxes</p> <p>Refer to the list of acceptable Primary & Secondary Identification under CIP, Section 101.0, and/or New Accounts, Section 105.0 for business/legal entities</p>	<p style="text-align: center;">Loans</p> <p>Refer to the list of acceptable Primary & Secondary Identification under CIP, Section 101.0, and/or New Accounts, Section 105.0 for business/legal entities</p>
<p>LLP <i>(Limited Liability Partnership)</i></p> <p><i>For Depository accounts, Third-Party Database will do the initial OFAC check. It will be performed on the general partners, every authorized signer/TIN and the business name/TIN.</i></p> <p><i>For Loans, the initial OFAC check will be done by the SBLC when the Experian and Business credit reports are ordered</i></p>	<p><u>Primary ID Required</u></p> <ul style="list-style-type: none"> ◆ LLP Documents – See checklist** ◆ Primary ID for each authorized signer, properly recorded <p><u>Non-Documentary Verification Required</u></p> <ul style="list-style-type: none"> ◆ Third-Party Database /OFAC report on business & each authorized signer* ◆ Secretary of State – Verify on web ◆ Site Visit 	<p><u>Primary ID Required</u></p> <ul style="list-style-type: none"> ◆ LLP Documents – See checklist** <p><u>Non-Documentary Verification Required</u></p> <ul style="list-style-type: none"> ◆ Secretary of State – verify on web ◆ Business Credit Report ◆ Experian report on the guarantors*
<p>Joint Venture</p> <p><i>For Depository accounts, Third-Party Database will do the initial OFAC check. It will be performed on every authorized signer/TIN and the business name/TIN.</i></p> <p><i>For Loans, the initial OFAC check will be done by the SBLC when the Experian credit reports are ordered,</i></p>	<p><u>Primary ID Required</u></p> <ul style="list-style-type: none"> ◆ Joint Venture Documents–See checklist** ◆ Primary ID for each authorized signer, properly recorded <p><u>Non-Documentary Verification Required</u></p> <ul style="list-style-type: none"> ◆ Third-Party Database /OFAC report on business & each authorized signer* ◆ Secretary of State – Verify on web ◆ Site Visit 	<p><u>Primary ID Required</u></p> <ul style="list-style-type: none"> ◆ Joint Venture Documents – See checklist** <p><u>Non-Documentary Verification Required</u></p> <ul style="list-style-type: none"> ◆ Secretary of State - confirmation ◆ Business Credit Report ◆ Experian report on the guarantors*
<p>Revocable Trust <i>(usually Family Trusts)</i></p> <p><i>For Depository accounts, Third-Party Database will do the initial OFAC check. It will be performed on every authorized signer/TIN and the trust name/TIN.</i></p> <p><i>For Loans, the initial OFAC check will be done by the SBLC when the Experian credit reports are ordered.</i></p>	<p><u>Primary ID Required</u></p> <ul style="list-style-type: none"> ◆ Notarized Trust Certification <ul style="list-style-type: none"> ◆ Copy of Trust Title Page ◆ Copy of Signature Page of Trust ◆ Primary ID for each authorized signer, properly recorded <p><u>Non-Documentary Verification Required</u></p> <ul style="list-style-type: none"> ◆ Third-Party Database /OFAC report on each authorized signer* 	<p><u>Primary ID Required</u></p> <ul style="list-style-type: none"> ◆ Notarized Trust Certification <ul style="list-style-type: none"> ◆ Copy of Trust Title Page ◆ Copy of Signature Page of Trust <p><u>Non-Documentary Verification Required</u></p> <ul style="list-style-type: none"> ◆ Experian Report on the guarantors* (should be the trustors) ◆ Contact Credit Administrator

* If the third-party database report would constitute a credit report, signed authorization must be obtained before such a report can be obtained.. For loans, the Bank’s Personal Financial Statement form (or the Personal Financial Statement Certification form) gives us the authority to run an Experian report.

** Refer to Due Diligence Checklist for appropriate business/legal entity.

Customer Identification–Matrix Requirements by Type of Customer & Account

In all cases, we must obtain the name of the customer (individual name, corporate name, etc), the street address (no PO Box), date of birth for individuals, and Tax ID Number. Must record ID with place of issuance, ID number, date ID issued, if applicable and expiration date. (Refer to the *CIP Policy* for certain exceptions on the Tax ID #).

<p style="text-align: center;">Type of entity</p> <p>How OFAC is checked. This section to be amended when Treasury designates a 326 Terrorist List.</p>	<p style="text-align: center;">Deposit Accounts and Safe Deposit Boxes</p> <p>Refer to the list of acceptable Primary & Secondary Identification under CIP, Section 101.0, and/or New Accounts, Section 105.0 for business/legal entities</p>	<p style="text-align: center;">Loans</p> <p>Refer to the list of acceptable Primary & Secondary Identification under CIP, Section 101.0, and/or New Accounts, Section 105.0 for business/legal entities</p>
<p>Irrevocable Trust</p> <p><i>For Depository accounts, Third-Party Database will do the initial OFAC check. It will be performed on every authorized signer/TIN and the trust name/TIN.</i></p> <p><i>For Loans, the initial OFAC check will be done by the SBLC when the Experian credit reports are ordered.</i></p>	<p><u>Primary ID Required</u></p> <ul style="list-style-type: none"> ◆ Notarized Trust Certification <ul style="list-style-type: none"> ◆ Copy of Trust Title Page ◆ Copy of Signature Page of Trust ◆ Primary ID for each authorized signer <p><u>Non-Documentary Verification Required</u></p> <ul style="list-style-type: none"> ◆ Third-Party Database /OFAC report on each authorized signer^{†*} 	<p><u>Primary ID Required</u></p> <ul style="list-style-type: none"> ◆ Notarized Trust Certification <ul style="list-style-type: none"> ◆ Copy of Trust Title Page ◆ Copy of Signature Page of Trust <p><u>Non-Documentary Verification Required</u></p> <ul style="list-style-type: none"> ◆ Contact Credit Administrator

* If the third-party database report would constitute a credit report, signed authorization must be obtained before such a report can be obtained. For loans, the Bank’s Personal Financial Statement form (or the Personal Financial Statement Certification form) gives us the authority to run an Experian report.

** Refer to Due Diligence Checklist for appropriate business/legal entity.