

CUSTOMER IDENTIFICATION

Federal regulations enacted pursuant to Section 326 of the USA PATRIOT ACT require all financial institutions to verify the identity of every person who seeks to open an account or become a signatory on an account with the institution after October 25, 2002. All persons are subject to the identity verification requirements even though they may be a long term customer of and well known to the institution.

For the purpose of the regulation, an "account" includes every formal banking relationship that entails ongoing services, dealings or transactions. Some examples are a deposit account, loan, or safe deposit box rental.

If you request to open an account or become a signatory on an account with Central One Federal Credit Union, and the credit union has not previously verified your identity under the new regulatory requirements, documentary verification of your identity is required. Documentary identification includes photo identification, such as a driver's license or passport and/or it will verify your identity through other non-documentary methods. Similar identification requirements apply to business entities such as corporations and partnerships.

Central One Federal Credit Union is required to retain a copy of any document it relied on to verify your identity.



USA Patriot Act Acceptable Identification Requirements

PRIMARY PICTURE IDENTIFICATION*	SECONDARY/OTHER IDENTIFICATION*
Valid Massachusetts Drivers License	Major Credit Card
Valid U.S. Military I.D. Card	Employer I.D. Card
Valid U.S. Military Dependant I.D. Card	School I.D. Card
Valid U.S. Government issued I.D. Card	Naturalization Certificate
Valid U.S. Military Drivers License	Birth Certificate (certified copy only)
Valid Passport (U.S. or Foreign)	Social Security Card
Valid Out-of-State Drivers License	
MA Firearms I.D. Card	

*At least one primary and one secondary form of identification must be obtained.