

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means for you:

When you open an account, we will:

- Ask for your name, address, date of birth and other information that will allow us to identify you. We are required to have a physical address; you may use a PO Box for mailing purposes only.
- Ask to see two forms of identification. One must be a non-expired government issued ID (driver's license, passport or military ID).
- Obtain a credit report, verify with E-Funds and perform a Social Security Number verification using the information you supply us.

NOTICE OF FUNDS AVAILABILITY POLICY

A hold will be placed on all checks deposited into a new account in accordance with Regulation CC Funds Availability Policy. The funds will generally be available by the seventh business day after the day we receive the deposit. However, "availability of funds" is not a guarantee that the item(s) you deposited have been paid. CCCU reserves the right of recourse on any item(s) returned unpaid against your account(s).



American Share Insurance

Your deposits
are insured
to \$250,000
per account.

This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money.