

USA PATRIOT Act – Member Identification Program

The Credit Union requires anyone opening a new account relationship to provide, at a minimum, the following information in order to form a “reasonable belief” that the true identity of a member is obtained. Included in this list is the information required for all new account relationships for individuals, businesses, corporations, and other non-natural person accountholders.

Information required for individual account owners (this information is required for ALL account owners):

- Name;
- Date of birth;
- Residential or business street address;
- For an individual who does not have a residential or business street address, an Army Post Office (APO) or Fleet Post Office (FPO) box number, or the residential or business address of the next of kin or of another contact individual;
- If the individual is a U.S. person, a Taxpayer Identification Number (e.g. Social Security Number, Employee Identification Number, or Individual Taxpayer Identification Number). If the individual is a non-U.S. person, all of the following that the individual possesses (minimum of one required): a U.S. Taxpayer Identification Number; a passport number and country of issuance and alien identification card number; number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard;
- Telephone number
- Driver’s license number
- E-mail address

Information required for corporations and businesses:

- Member’s name;
- Business name;
- The address of the member’s principal place of business and, if different, the member’s mailing address. If the member has a local address different from its principal place of business, the local address;
- If the member is a U.S. person, an Employer Identification Number (EIN); if the person does not have an EIN or is not required to apply for an EIN, the social security numbers of the principals involved with the account. If the member is a non-U.S. person, a U.S. Taxpayer Identification Number (TIN); if the member is not required to have a U.S. TIN, an identification number issued by the country of the member’s residence.
- Telephone number
- Driver’s license number
- E-mail address

All corporations, partnerships and trust accounts must have the identity of all individuals verified and valid social security numbers must be provided to the credit union prior to the addition or opening of the account.

2. Taxpayer Identification Number Requirement

The credit union must obtain the Taxpayer Identification Number (TIN) prior to opening an account. There is no exception to this rule for individuals.