



IMPORTANT NOTICE TO OUR BUSINESS CUSTOMERS REGARDING INTERNET TRANSACTIONS

If you do not process internet gambling transactions through your business account with us, you do not need to do anything. Nothing will change with regard to how we handle your transactions. If you do process internet gambling transactions through your business account with us, please continue reading.

In an effort to stop illegal internet gambling, recent banking regulations changed the way banks handle the processing of internet gambling transactions for commercial customers. We are required to notify all commercial customers that effective June 1, 2010 we will block unlawful internet gambling transactions.

If you process internet gambling transactions as a part of your business activity, please notify us immediately. We will outline for you the requirements established in this new regulation which enables banks to continue to process your transactions after June 1, 2010.

Effective June 1, 2010, we reserve the right to block or prohibit transactions or authorizations for transactions from or to merchants apparently engaging in the business of internet gambling. Customers that participate in processing internet gambling transactions after June 1, 2010 and do not provide proper documentation, as required by the regulation, will continue to have their internet gambling transactions blocked, and are subject to account closure.

This regulation does not affect personal accounts or internet transactions in personal accounts.

IMPORTANT NOTICE TO OUR COMMERCIAL CUSTOMERS THAT CONDUCT CASH TRANSACTIONS

BANKING REGULATIONS REQUIRE A BUSINESS THAT CONDUCTS CERTAIN TYPES OF TRANSACTIONS INVOLVING CURRENCY TO REGISTER AS A MONEY SERVICE BUSINESS. THE BANK CANNOT DETERMINE IF YOU ARE A MONEY SERVICE BUSINESS, PLEASE REFER TO YOUR TAX PREPARER AND ASK THEM IF YOUR BUSINESS QUALIFIES AS A MONEY SERVICE BUSINESS.

If your business is not a Money Service Business, you do not need to do anything.

If your business is a Money Service Business, please notify us that you are and then immediately register at www.fincen.gov. Your tax preparer can assist you in registering your business. If you are already a Money Service Business and are registered, please advise our banker the next time you visit the bank.

Types of transactions which may indicate you are a Money Service Business include:

- Cashing Checks for customers or employees
- Selling pre-paid cards or pre-loaded gift cards
- Selling Travelers Checks or Money Orders
- Any cash related transactions which may exceed \$1000 in one day for one customer

Limitations apply to transactions, but if you conduct any of these types of transactions, you may be a Money Service Business.

IMPORTANT NOTICE TO OUR COMMERCIAL CUSTOMERS REGARDING THE US PATRIOT ACT

Federal law requires all financial institutions to obtain, verify and record information that identified each person who opens an account. When opening an account, we will ask for certain identification for your business entity, as well as each signer. If the signer is unable to provide adequate identification, including the name, address, date of birth and a government issued valid photo identification, we reserve the right to decline adding them to your account as a signer.

IMPORTANT NOTICE TO OUR COMMERCIAL CUSTOMERS REGARDING BUSINESS DEBIT OR ATM CARDS

If your company requests any electronic access device, such as an ATM or Debit card, for signers of your account and those cards are issued by the bank, please be advised that consumer protection laws do not protect business cards. Your company will be held liable for any misuse of the cards, including fraudulent activity or unauthorized use. We advise you to use caution when requesting access devices for a business account.