

Customer Identification Program

USA PATRIOT Act requires identity verification **for all new accounts.**

IMPORTANT INFORMATION ABOUT OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means: All applicants must provide their full name, including middle name, physical address, date of birth, social security number or tax identification number, or other identifying information, when requesting to open a Cinfed Credit Union account. A valid driver's license or state issued photo identification card is also required. Cinfed will also require a social security card or any other documentation we deem necessary and relevant to the type of account being opened.

Cinfed may also obtain a credit report prior to account opening to determine a new member's eligibility for specific services, products, and offers. Without obtaining an applicant's credit rating, Cinfed will not be able to open a new account for them.

All new accounts are verified through ChexSystems