CUSTOMER IDENTIFICATION PROGRAM VERIFICATION REQUIREMENTS

Customer	Primary Product (1)	Country of Concern? (2)	CIP Verifier (3)	Credit Report (4)	Neg Check Database (5)	Online Source I (6)	Online Source II (7)	Prior Bank Reference (8)	Confirm by Telephone (9)	Confirm by USPS (10)	Confirm by E-Mail (11)
US Person Individual In-Person	Loans	R	R	R		S – Note A					O
US Person Individual In-Person	Deposit with ODP or Debit Card	R	R	R	R	S – Note A				R	O
US Person Individual In-Person	Deposit w/o ODP or Debit Card	R	R		R or O	S – Note A					O
US Person Individual **NOT** In-Person	Any Product	R	R **Notarized ID Docs@**	R **Notarized ID Docs@**	R **Notarized ID Docs@**	R	R		R	R	O
Non-US Person Individual In-Person	Loans	R	R	R		S – Note B					O
Non-US Person Individual In-Person	Deposit with ODP or Debit Card	R	R	R	R	S – Note B				R	O
Non-US Person Individual In-Person	Deposit w/o ODP or Debit Card	R	R		R or O	S – Note B					O
Non-US Person Individual **NOT** In-Person	Any Product	R	R **Notarized ID Docs@**	R **Notarized ID Docs@**	R **Notarized ID Docs@**	S – Note B	R		R	R	O
US Entity	Any Product	R	R	R		R – Note C	R	R	R	R	O
Non- US Entity	Any Product	R	R	R		R – Note C	R	R	R	R	O

Legend: R = Required to perform O = Optional to perform per Indicated Note # S = Suggested to perform if uncomfortable.
Note A – Use website www.xxx.com for this search. **Note B** – Use website www.xxx.net for this search. **Note C** – Use website www.searchsystems.net ,
Note @ – Notarized documents may only be waived by a Bank Officer with waiver noted via initials on the Account Information Form. Must still get required ID information