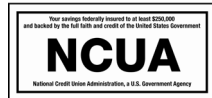




Patriot Act Compliance Notice



www.mountaincu.org



Mountain Credit Union is required by federal law to comply with the Patriot Act. The Patriot Act is intended to help the government fight the funding of terrorism and money laundering activities. The Patriot Act 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, driver's license, social security number, and other information that will allow us to identify you.

If you already have an account we will ask for your driver's license to insure that we have all required information on file.

Not only will this help us to comply with the Patriot Act, it will also give our staff members another way of verifying your signature. If someone using your name comes into any of our branch offices to do a transaction on your account, any staff member would be able to access your identification information and verify your signature. Although we make every effort to know you by name, occasionally staff changes occur. We want to take every precaution to safeguard your account against fraud and to make you comfortable doing business at any of our office locations.

As an additional safeguard, Mountain Credit Union will not do transaction or balance inquiries initiated by telephone request. Transaction requests must be made in person at any of our branch locations; in writing with a signature required; or may be done electronically via MCU Online, MCU On-Call, or MasterCard Check Card. To sign up and obtain a password for these electronic services contact your Member Service Representative.

With the additional identification requirements placed on our financial institution, you can be assured that our Privacy Policy will be adhered to. To obtain a copy of our Privacy Policy go to **www.mountaincu.org** or ask your Member Service Representative.

