



PATRIOT ACT NOTICE

In accordance with Section 326 of the USA PATRIOT ACT signed October 26, 2001 persons are subject to the identity verification requirements even though they may be a long-term and well-known customer of Citizens Bank of Rogersville.

For the purpose of the regulation, an “account” includes every formal banking relationship that entails ongoing services, dealings or transactions. Some examples are a deposit account, loan or safe deposit box rental.

If you request to open an account or become a joint owner on an account with the bank and the bank has not previously verified your identity under the new regulatory requirements, the bank will request documentary verification of your identity, such as driver’s license or passport and/or it will verify your identity through other non-documentary methods. Similar identification requirements apply to business entities such as corporations and partnerships.

In all cases, protection of our customer’s identity and confidentiality is the bank’s pledge to you.