

USA PATRIOT ACT NOTICE

The USA Patriot Act, signed into law in October 2001, requires all financial institutions to take extra precautions to help the government fight the funding of terrorism, money laundering, and other criminal activities, such as identity theft and account fraud. Vast Bank, N. A. dba Valley National Bank is required to obtain, verify and record information that identifies each person or legal entity that opens an account with us. The definition of account covers a broad range of financial services including deposit accounts, savings accounts, certificates of deposit, safe deposit boxes and loans.

When you open a new account or make changes to an existing account with us, we will ask for certain information including name, address, tax identification number and date of birth. We may also ask you additional questions regarding the purpose of the account. To verify information on individuals, we will request to see a driver's license or other government issued photo identification card. To verify information on entities, we will request copies of certain documents, such as a business certificate, organization agreement or operating agreement.

In some cases, Vast Bank, N. A. dba Valley National Bank may request information from customers with accounts established prior to October 2001 in order to obtain information that was not collected or recorded when the account was originally opened or to insure the account information we have for you is correct and current.

Vast Bank, N. A. dba Valley National Bank proudly supports all efforts to protect and maintain the security of our customers and our country. We thank you for your help in this critical effort.