



Consumer Identification Program Notice

Important information you need to know about opening a new account

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

What type of information will I need to provide?

When you open an account, 316 Lending is required to collect information such as the following from you:

- Name
- Date of birth
- Physical address
- Identification number:
 - U.S. citizen: taxpayer identification number (social security number or employer identification numbers)
 - Non-U.S. citizen: taxpayer identification number, passport number and country of issuance, alien identification showing nationality, residence and a photograph of you
- You may also need to show your driver's license

U.S. Department of the Treasury, Securities, Exchange Commission, and NASA rules already require you to provide most of this information. These rules also may require you to provide additional information, such as your net worth, annual income, occupation, employment information, investment experience and objectives, and risk tolerance.

What happens if requested information is not provided or my Identity can't be verified?

316 Lending may not be able to open an account or carry out transactions for you. If 316 Lending has already opened an account for you, they may have to close it.

We thank you for your patience and hope that you will support the financial industry's efforts to deny terrorism and money launderers' access to America's financial system.





Patriot Act Consumer Identification Program Notice

To: Loan Applicant

IMPORTANT INFORMATION ABOUT PROCEDURES FOR 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 to you: When you open an account, we will ask for Your name, address, date of birth, business documents and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents

