Public Service Federal Credit Union 619 Union Avenue Middlesex, NJ 08846 Telephone (732) 805-9000 Fax (732) 805-0539



USA PATRIOT ACT

The USA PATRIOT ACT requires credit unions to take extra security precautions 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 whom opens an account.

When an account is opened or changed, you will be asked for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying government issued documents. The definition of an account covers a broad range of regular financial transactions such as deposits, transaction, asset, credit union accounts or other extension of credit. The required verification may be inconvenient for some but a strong deterrent for terrorists and other criminals.

You can rest assured that we will only request the information required by law, and that we will use that information only for purposes of complying with the law. Your privacy is our top concern, and we will respect and protect it as always, consistent with the law's requirements.

- The Board of Director's, Public Service Federal Credit Union