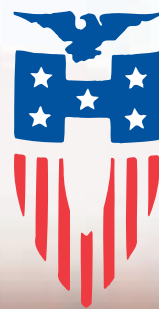


Identification Program *as required by the* USA Patriot Act

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT OR CREATING A NEW CUSTOMER RELATIONSHIP WITH OUR INSTITUTION

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 or creates a new customer relationship with our bank.

WHAT THIS MEANS FOR YOU: When you open an account, we will ask 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 documents.



We appreciate your cooperation.

Huntingdon Valley
Bank
Since 1871