



CUSTOMER IDENTIFICATION PROGRAM AND REGULATION GG NOTICE FOR OPENING A NEW ACCOUNT

CUSTOMER IDENTIFICATION PROGRAM NOTICE 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 for you: When you apply for or 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. Similar identification requirements apply to business entities such as corporations and partnerships.

NOTICE TO ALL CUSTOMERS REGARDING THE UNLAWFUL INTERNET GAMBLING ENFORCEMENT ACT (UIGEA) OF 2006

The Unlawful Internet Gambling Enforcement Act (UIGEA) of 2006 prohibits Natixis, from processing restricted transactions through your business account. Restricted transactions are transactions in which a person accepts credit, funds, instruments or other proceeds from another person in connection with unlawful Internet gambling.

The UIGEA, signed into law in 2006, prohibits any person engaged in the business of betting or wagering (as defined in the Act) from knowingly accepting payments in connection with the participation of another person in unlawful Internet gambling. The United States Department of the Treasury and the Federal Reserve Board has issued a joint final rule, Regulation GG, to implement this Act.

As defined in Regulation GG, unlawful Internet gambling means to “place, receive or otherwise knowingly transmit a bet or wager by any means which involves the use, at least in part, of the Internet where such bet or wager is unlawful under any applicable Federal or State law in the State or Tribal lands in which the bet or wager is initiated, received or otherwise made.”

As a customer of Natixis, these restricted transactions are prohibited from being processed through your account or banking relationship with us. If you do engage in an internet gambling business and open a new account with us, we will ask that you provide evidence of your legal capacity to do so.

Please contact our Compliance Department if you would like additional information on UIGEA or Regulation GG at 212-872-5000.

Best regards,

Natixis