

# Help Us - Help You

## Prevent Identity Fraud

According to the Federal Trade Commission, identity theft is the fastest growing crime in this century. Our ability to feel safe is becoming more difficult with terrorism and crime on a steady increase.

The USA PATRIOT ACT has paved the way for financial institutions to help prevent fraud, identity theft and the spread of terrorism. It requires financial institutions to obtain more information from an individual to help establish identity.

Your cooperation is needed when you open a new account with HAPO. We will be asking for valid State Identification and downloading a copy of your I.D. into our database for possible use in the future. In addition, we will be checking the information you provide us using a comprehensive verification / fraud detection service. We will also run a verification process cross-referencing your information against a national government list of known and suspected foreign and domestic terrorists and asking your permission to run a credit report for creditworthiness.



HAPO  
Community  
CREDIT UNION