



USA PATRIOT Act Notice

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING AN ACCOUNT OR APPLYING FOR CREDIT WITH CIT

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 or entity opening an account or establishing a credit relationship with the financial institution, and key individuals who own or control a legal entity (i.e., the beneficial owners). Requiring these disclosures helps law enforcement investigate and prosecute these crimes. This requirement applies to CIT Bank, N.A.

What this means for you:

If you are an individual, when you open an account or apply for credit, we will ask for your name, address, date of birth, social security number (SSN is used for identification purposes only, unless authorizing personal credit review for a guaranty), and other information that will allow us to identify you. We may ask to see your driver's license or other identifying documents.

If you are a business or entity, we will ask for information about your entity, including its tax identification number, address, and documents evidencing legal incorporation, formation or existence. We may also request information about your owners, directors and executive officers, and guarantors.