

**Date:** [Insert Date]

[Primary Account Holder Name]

[Joint Account Holder Name]

[Address Line 1]

[City, State, Zip Code]

**Subject: Important Information About Procedures for Opening or Maintaining a Joint Account**

Dear [Customer Names],

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 open a joint account, or when a new holder is added to an existing account, we will ask for the following information for **each** account holder:

- Full Legal Name
- Residential Street Address
- Date of Birth
- Social Security Number or Taxpayer Identification Number

We are also required to verify this information by requesting a valid government-issued photo identification, such as a driver's license or passport, for all parties named on the account.

**Action Required:**

Our records indicate that we require updated or missing identification documentation for: **[Insert Name of Joint Holder]**.

Please provide a copy of a valid [Insert Specific Document Needed, e.g., Driver's License] by [Insert Deadline Date]. You may submit this documentation by:

- Visiting any local branch in person.
- Uploading documents through our secure online portal at [Insert URL].
- Mailing certified copies to the address listed at the top of this letter.

Failure to provide this information may result in restrictions on the account or account closure as required by federal regulations.

If you have any questions, please contact our Compliance Department at [Insert Phone Number].

Sincerely,

[Name of Financial Institution]

[Department Name]

[Contact Information]