

Date: [Insert Date]

Identity Verification Disclosure and Consent

Dear [Customer Name],

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 requests online banking access.

What this means for you:

When you register for our online banking services, we will ask for your name, address, date of birth, Social Security Number (SSN) or Taxpayer Identification Number (TIN), and other information that will allow us to identify you. We may also ask to see or receive digital copies of your driver's license, passport, or other identifying documents.

Verification Process:

- We may use third-party verification services to validate the information provided.
- We may perform "out-of-band" authentication, such as sending a code to your registered mobile device.
- Your access to online banking may be restricted until the verification process is successfully completed.

Privacy and Data Protection:

All information collected during this process is governed by our Privacy Policy. Your data is encrypted and used solely for the purpose of identity verification and fraud prevention.

By clicking "I Agree" or proceeding with this application, you authorize [Bank Name] to verify your identity through the methods described above.

Sincerely,

[Bank Name]
[Department Name]
[Contact Information]