

USA PATRIOT ACT

In order to comply with federal regulations Duluth Teachers Credit Union is required to verify the identity of members applying for and opening new accounts or services with the credit union.

Information we are required to obtain includes:

- Name
- Address, and mailing address, if different
- Identification number (SSN, taxpayer ID number and country of issue, alien ID card number)
- Date of birth

Additional data may also be gathered depending on the type of account applied for or opened. Data on an existing member will be gathered as an additional product or service is requested.

The Act also requires HECU to maintain all records of any documentary evidence used for verifying the member for at least 5 years after the date an account is closed.

Confidentiality of the information maintained by the credit union will be maintained as required under our Privacy Policy.