

USA Patriot Act Disclosure

The **USA PATRIOT Act** (Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism Act of 2001) is a federal law enacted in response to the terrorist attacks of September 11, 2001. It provides the U.S. government with expanded powers for surveillance, intelligence gathering, and law enforcement to combat terrorism.

In accordance with the USA PATRIOT Act, we are required to inform you that certain personal information and records provided to TruMark Financial may be subject to disclosure as part of our compliance with federal laws designed to combat terrorism and money laundering.

The USA PATRIOT Act grants U.S. government agencies, including law enforcement and intelligence agencies, the authority to request access to certain financial and personal records without prior notice to the individual involved. As a result, TruMark Financial may be required to share information about your accounts, transactions, and other financial activities with government authorities, including the U.S. Department of the Treasury, the Federal Bureau of Investigation (FBI), or other law enforcement agencies.

This disclosure may occur under circumstances such as investigations related to terrorism, financial crimes, or other activities that fall under federal jurisdiction. In such cases, we may not be permitted to inform you when your information is requested or provided to these agencies.

By opening or maintaining an account with TruMark Financial, you acknowledge and consent to the potential for such disclosures in accordance with the requirements of the USA PATRIOT Act and other applicable laws.