

**UNLAWFUL INTERNET GAMBLING ENFORCEMENT ACT (UIGEA) NOTICE!** On January of 2009, The Department of the Treasury and the Federal Reserve Board issued a joint ruling to prevent unlawful internet gambling businesses from utilizing the banking system to process those restricted transactions. We are required to notify our existing commercial customers about this joint ruling.

First Security Bank-Hendricks will comply with this ruling by taking the following steps:

**New Customers**

- New commercial accounts customers will be provided the UIGEA Rules Notice at account opening.
- New commercial account customers must certify at account opening that they do not engage in Internet gambling business.
- Commercial account customers who plan to process any Internet gambling transactions will not be able to open an account.

**Existing Customers**

- Notify existing commercial accounts customers that First Security Bank-Hendricks will not process Internet gambling transactions.

If First Security Bank-Hendricks finds that any of its new or existing commercial customers is participating in restricted transactions, the customer will be denied access to the payment system and the account will be closed.