CUSTOMER IDENTIFICATION PROGRAM (CIP) NOTICE

Important Information About Procedures for Opening a New Account

To help the United States government combat money laundering, terrorist financing, sanctions evasion, fraud, and other financial crimes, federal law requires all financial institutions to obtain, verify, and record information that identifies each customer seeking to establish a business relationship or open an account.

When establishing an account or entering into a business relationship with DNB Carnegie, Inc. ("the Firm"), we may request information and documentation necessary to verify the identity of our customers and related parties. The Firm may also use information obtained from public sources, government agencies, regulators, third-party vendors, and other reliable sources to verify customer information.

Depending on the nature of the customer and the services requested, the information and documentation we may request include, but are not limited to:

- Full legal name;
- Physical business address (P.O. Boxes alone generally are not acceptable);
- U.S. Taxpayer Identification Number ("TIN"), Employer Identification Number ("EIN"), or foreign tax or registration number, as applicable;
- Formation or organizational documents, such as Articles of Incorporation, Certificate of Formation, Partnership Agreement, Trust Instrument, or equivalent documents;
- Evidence of good standing or current registration, where applicable;
- Information regarding directors, officers, authorized signatories, beneficial owners, and control persons;
- Government-issued identification documents for individuals, including authorized representatives, beneficial owners, or control persons, where required; and
- Any additional information or documentation reasonably necessary to verify identity, understand the nature and purpose of the relationship, comply with anti-money laundering, sanctions, and regulatory requirements, or assess customer risk.

The Firm reserves the right to delay, decline, restrict, suspend, or terminate the establishment of an account or business relationship if we are unable to obtain sufficient information to verify a customer's identity, satisfy applicable regulatory requirements, or complete required due diligence.

All information collected will be maintained in accordance with applicable recordkeeping, privacy, and regulatory requirements.

Certain customers may be subject to additional due diligence, beneficial ownership verification, sanctions screening, or other regulatory reviews based on the nature of the customer, products, services, transaction activity, or geographic risk factors or as otherwise deemed necessary by DNB Carnegie, Inc.