

# Advisor Financial Services



## USA Patriot Act Notice

Following the terrorist attacks on 9/11/2001, the USA Patriot Act (United and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism Act) was signed into law in October 2001. The Department of Treasury later issued regulations for Customer Identification Programs (CIP) for financial institutions. The intent of the new laws and regulations is to prevent, detect and report the use of financial institutions for money laundering and aiding terrorism.

We have established policies and procedures to check customer identification and to file suspicious activity reports (SARs) to the authorities, as required by law. We will review our policies and procedures at least annually. Our Compliance Officer shall provide or arrange training for any new personnel.

**Customer Identification Program (CIP)**- To help the government fight the funding of terrorism and money laundering activities, we will ask for information or documents to verify your name, address, date of birth, tax ID number, and other information that will allow us to verify your identity. We may ask to see your driver's license, passport or other government issued identification documents, or your business or trust documents.

**No Cash Accepted**- We do not accept cash from customers or account holders. First party checks are acceptable. Second party endorsed checks are accepted on a case-by-case basis only. Third party wire transfers are not acceptable (either in or out).

**Suspicious Activity**- Some examples of suspicious activity include, but are not limited to:

- Showing unusual concern regarding our compliance with government regulations, particularly with respect to disclosing identification documents, occupation, assets, or business activities, or furnishing unusual or suspect identification or documents.
- Engaging in unusual transactions or patterns.
- Customers with a questionable background or the subject of bulletins, wanted lists, terrorist lists, news or reports indicating possible criminal, civil or regulatory violations.
- Acting as an agent for another party but declining to disclose requested information, without legitimate commercial reasons.
- Lacking knowledge of your stated occupation, business or industry.
- Attempting to make frequent or large transactions of cash or cash equivalents or using bearer bonds.
- Transactions with foreign countries listed as non-cooperative, high risk, or tax havens with no apparent business purpose.
- Setting up multiple accounts for no apparent reason.
- Requests to bypass normal verification or reporting procedures.
- Showing a total lack of concern regarding risks, commissions, fees or other costs.

**Privacy**- We will keep your information confidential as described in our Privacy Policy. Due to increases in identity theft in recent years, the additional checks we perform may help to prevent criminals from using your information.

**Thank You for Your Support**- We appreciate your cooperation in helping us to comply with the USA Patriot Act and other laws and regulations. We appreciate your business and the support of our law-abiding customers in our efforts to fight money laundering and terrorism.

We value your business and the trust you have placed in us. Please contact us if you have any questions or concerns regarding our USA Patriot Act Notice.

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