

# CHANGE OF ADDRESS

<b>ACCOUNT AND CUSTOMER INFORMATION</b>					<input type="checkbox"/> Sole Account Owner	<input type="checkbox"/> Joint Account Owner	<input type="checkbox"/> Signer	<input type="checkbox"/> Other
Last Name or Business Name				First Name, MI		Customer Number (CIF)		
Account Number	Account Number	Account Number	Account Number	Account Number		Account Number		
<b>NEW ADDRESS</b>								
Street Address (No Post Office Boxes)				City		State	ZIP	
Mailing Address (If Different from Street Address)				City		State	ZIP	
Reason for Address Change / Comments						Effective Date		
<b>PRIOR ADDRESS</b>								
Street or Mailing Address				City		State	ZIP	
<b>OTHER CONTACT INFORMATION</b>								
Email Address				Telephone (Home)		Telephone (Other)		
<b>AUTHORIZING SIGNATURE(S)</b>								
Accountholder Signature(s) <b>X</b>						Date		

<b>FOR BANK USE</b>							
<b>Method by Which Address Change Instructions Were Provided:</b>		<input type="checkbox"/> In-Person	<input type="checkbox"/> Telephone	<input type="checkbox"/> Mail	<input type="checkbox"/> Electronic Mail	<input type="checkbox"/> Fax	<input type="checkbox"/> Internet Banking
		<input type="checkbox"/> Other (describe):					
<b>Authentication of In-Person Address Change Instructions</b> – Bank policy generally requires that in-person address instructions be authenticated by inspection of a government-issued, picture identification document (driver's license, passport, etc.) similar to those required for identity verification of new customers. Provide applicable descriptive information for the ID in the section below.							
Identification Type	ID Number	Issued By	Issue Place	ID Issue Date	ID Expiratn Date		
ID Inspected By	Date	Identification Discrepancies and Resolution (Indicate "None" if no discrepancies noted.)					

<b>Authentication of Other Address Change Instructions</b> – For address change instructions provided by mail, telephone, fax, or electronic mail, Bank policy generally requires authentication by Bank-initiated telephone confirmation, customer-specified security question(s), by identity challenge question(s), or by mail confirmation sent to the customer's prior address. Use the section below to document the step(s) taken to verify the identity of the individual providing the address change instructions and/or to ensure that the address change is valid, authorized, and correctly recorded.			
<input type="checkbox"/>	Security Question and Answer: describe at right	Authentication / Verification Details, Notes	
<input type="checkbox"/>	Challenge Question: note question(s) used in the space at right		
<input type="checkbox"/>	Bank-initiated Telephone Confirmation: note number called at right		
<input type="checkbox"/>	Mail confirmation sent to prior address: copy attached		
<input type="checkbox"/>	Other authentication / verification procedures: describe at right		
Completed By	Date	Verification / Authentication Discrepancies and Resolution (Indicate "None" if no discrepancies noted.)	

<b>NOTES, COMMENTS:</b>

Customer Name  
Customer Address Line 1  
Customer Address Line 2  
Customer Address Line 3

Date of Letter

Subject: Confirmation of Address Change Instructions

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This letter is to inform you that the address change information presented below has been processed, in accordance with your instructions. It was mailed to your prior address intentionally and should have been forwarded to you at your new address; this is done as a safeguard against unauthorized address change instructions \*. If this address change was authorized by you and the details are correct, you do not need to take any additional action.

If this address change is in error or was not authorized by you, please contact us as soon as possible to provide corrected information. A telephone number and email address for the Bank are provided below, but you may also report problems to us in person at any of our banking locations.

We want to take this opportunity to thank you for banking with us. If we can be of additional service, we hope you'll let us know.

New Address:

Very truly yours,  
Name of Officer or Rep  
Telephone Number  
Electronic Mail Address

Address Change Effective Date:

\* Address changes by an unauthorized persons are sometimes a part of identity theft schemes. If you suspect that someone has attempted to redirect some or all of your mail or has stolen your mail, you should take defensive measures as quickly as possible. If you suspect you might be a victim of identity theft, you should notify the Bank immediately.

## **ADDRESS CHANGE POLICIES AND PROCEDURES**

Regardless of the manner in which a customer reports an address change to Bank personnel, precautions must be taken to ensure that the individual providing address change instructions is, in fact, authorized to do so. In general, address changes processed by Bank personnel must be documented using the Bank's standard form for that purpose. All address change documentation is to be forwarded to the ID Security Officer or a designee for filing and five-year record retention.

Bank personnel responsible for reviewing the daily reports of maintenance updates of the customer information files are required to report all address changes processed to the ID Security Officer or a designee. Such reports will be via electronic mail message with the subject line "Customer Address Changes Processed". The body of the message must include customer names, account numbers and the date the changes were entered on the system. These email messages are to be printed by the ID Security Officer or a designee, then filed with the address change documentation described above so as to permit a check of the completeness of the files by the ID Security Officer or by internal audit.

### **Address Change Instructions Via Internet Banking**

If address change information is provided online by a customer through the Bank's internet banking facility, documentation of the change is automatically retained by the system. Because logging on to internet banking for this purpose requires the entry of a username and password, no further steps are required to authenticate instructions provided in this manner.

### **Authentication of In-Person Address Change Instructions**

If an address change is reported in-person at one of the Bank's locations, an appropriate identification document (described more fully in the Bank Secrecy Act policy for customer identification), should be checked even if the individual is personally well known to the Bank employee accepting the change information. A description (issuer, ID type, ID number, expiration date, etc.) of the identification checked must be included in the documentation retained.

### **Authentication of Other Address Change Instructions**

If an address change is reported other than in-person (i.e. by telephone, fax, mail or electronic mail), the account owner's authorization to make the change can be confirmed using one the alternatives below.

1. If one or more security question(s) and answer(s) are on file with the Bank, they can be used to verify that the caller (or the sender of the letter or email) is, in fact, the account owner. When instructions are received by phone, a security question may be used to authenticate the caller's identity during the conversation. For instructions by fax, email, mail or other methods, it will be necessary to call the customer in order to authenticate his or her identity and to validate instructions received by fax, mail or email. Callback confirmations should be to a phone number previously provided by the customer, not a new phone number provided in conjunction with the address change instructions.
2. If no security question is available for a customer, identity may be verified by the use of one or more identity challenge questions during the customer's telephone call or during the callback conversation. Challenge questions should not be based on information normally found in an individual's wallet, purse or mail – birthdate or driver's license number, for example, would **not** be suitable. In general, challenge questions will be from third-party identity verification vendors and will be based on such information as prior employers, prior addresses, registered vehicles, circumstances of previous loans, etc.
3. If no other form of authentication is practical, the Bank's standard form "Address Change Verification Notice" can be mailed (first class) to the customer's old (prior or existing) address. That notice advises the customer that address change instructions have been received and processed, presents the new address information for review, and asks the customer to contact the Bank immediately if the address change is in error or was unauthorized. When an "Address Change Verification Notice" is sent, a file copy must be attached to the other address change documentation prepared for the Bank's files.

When security questions or challenge questions are used to authenticate address change instructions, details must be documented on the Change of Address form.