



DISCLOSURE: CUSTOMER ID PROGRAM

To help the government fight the funding of terrorism and money laundering activities, federal laws* require that Santander Securities LLC obtains, verifies and records information that identifies each individual who opens an account.

WHAT DOES THIS MEAN FOR YOU?

When you open an account, Santander Securities LLC will ask you for your name, address, social security number, date of birth, and a government-issued identification number, which will allow us to identify you. For certain entities, such as trusts, estates, corporations, partnerships, or other organizations, identifying documentation is also required. We may also ask to see your driver's license or other identifying documents. If all required information or documentation is not provided, Santander Securities LLC may be unable to open an account or maintain a relationship with you. Santander Securities LLC will not be responsible for any losses or damages (including, but not limited to, lost opportunities) resulting from any failure to provide this information, or from any restriction placed upon, or closing of, your account.

* These procedures are mandated by Section 326 of the USA PATRIOT Act of 2001.

Securities and advisory services are offered through Santander Investment Services, a division of Santander Securities LLC. Santander Securities LLC is a registered broker-dealer, Member FINRA and SIPC and a Registered Investment Adviser. Insurance is offered through Santander Securities LLC or its affiliates.

NOT FDIC INSURED | NOT BANK GUARANTEED | MAY LOSE VALUE | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY | NOT A BANK DEPOSIT

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