

Dear Valued Client:

Important Information About New Account Opening Procedures

The USA PATRIOT (Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism) Act was enacted to strengthen the United States government's ability to combat terrorist financing and money laundering. An essential component of the PATRIOT Act requires financial institutions to obtain, verify and record information that identifies each person or entity with an account relationship at a financial institution. This new regulation is effective October 1, 2003.

What this means for you:

- For individuals opening accounts with Credit Suisse Securities (USA) LLC and Credit Suisse New York Branch, we will ask for your (i) name, (ii) residential address, (iii) date of birth, (iv) social security or other U.S. taxpayer identification number, **or**, if you are not a citizen or resident of the United States, a passport number and country of issuance **or** the number and country of issuance of any other government issued document evidencing nationality or residence and bearing a photograph, and (v) such other information or documents that we consider necessary to verify your identity. Generally, this will include a form of photo identification to verify identity.
- For corporations, partnerships, trusts or other entities opening accounts with Credit Suisse Securities (USA) LLC and Credit Suisse New York Branch we will ask for your (i) name, (ii) address (either your principal place of business, a local office or other physical location), (iii) a U.S. taxpayer identification number, or if you are not organized or resident in the United States or filing U.S. income tax returns, the number and country of issuance of any other government-issued document certifying the existence of your organization, and (iv) such other information or documents that we consider necessary to verify your identity. Examples of additional information include articles of incorporation, a government-issued business license, a partnership agreement or a trust instrument.

If you have any questions regarding these new customer identification and verification requirements, please contact your Credit Suisse Representative.

Sincerely,

Credit Suisse Securities (USA) LLC
Credit Suisse New York Branch