

FEDERAL RESERVE BANK OF SAN FRANCISCO
101 MARKET STREET, SAN FRANCISCO, CALIFORNIA

January 27, 2004

**BANKING SUPERVISION AND REGULATION:
FAQs ON FINAL CUSTOMER
IDENTIFICATION PROGRAM RULES**

To State Member Banks, Bank
Holding Companies, U.S. Branches
and Agencies of Foreign Banks,
and Others Concerned,
in the Twelfth Federal Reserve District

**Agencies release FAQs Regarding Implementation of Section 326 of the USA PATRIOT Act
(SR 04-2)**

The staff of the Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation, Financial Crimes Enforcement Network, National Credit Union Administration, Office of the Comptroller of the Currency, Office of Thrift Supervision, and the United States Department of the Treasury (“Agencies”) are issuing the attached frequently asked questions (“FAQs”) regarding the application of 31 C.F.R. § 103.121. This joint regulation implements section 326 of the USA PATRIOT Act and requires banks, savings associations, credit unions and certain non-federally regulated banks (“bank”) to have a CIP.

Additional Information

All circulars and documents are available on the Internet through the Federal Reserve Bank of San Francisco’s Internet site, at <http://www.frbsf.org/banking/letters>. Paper copies of [FAQs: Final CIP Rule](#) are available from our Corporate Services Department. To request copies to be sent by mail, please call (415) 974-2060.

For additional information about the final CIP Rule, please contact our Banking Supervision and Regulation Department at (415) 974-2896.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Attachment: FAQs: Final CIP Rules