

## Important Business Customer Notice

The Unlawful Internet Gambling Enforcement Act (UIGEA) became effective, June 1, 2010. This new Act, which will be enforced through new Regulation GG, prohibits businesses which engage in the business of betting and wagering from knowingly accepting payments in connection with unlawful internet gambling, including payments made through 1) credit cards, 2) electronic funds transfers, and/or 3) checks.

All banks must inform business customers of this regulation and advise them that any transaction in which they are or a person connected to their account(s) accepts credit, funds, instruments or other proceeds from another person in connection with unlawful Internet Gambling are prohibited from transacting at, or from being processed at Citizens Bank of Pagosa Springs, or through any Citizens Bank of Pagosa Springs account.