



A DIVISION OF COWLITZ BANCORP

— YOUR TRUSTED BANK SINCE 1978 —

Unlawful Internet Gambling Enforcement Act (UIGEA) of 2006

The UIGEA, signed into law in 2006, prohibits any person engaged in the business of betting or wagering (as defined in the Act) from knowingly accepting payments in connection with the participation of another person in unlawful Internet gambling. The Department of Treasury and the Federal Reserve Board have issued a joint final rule, Regulation GG, to implement this Act.

As defined in Regulation GG, unlawful internet gambling means to “place, receive, or otherwise knowingly transmit a bet or wager by any means which involves the use, at least in part, of the internet where such bet or wager is unlawful under any applicable Federal or State laws in the State or Tribal Lands in which the bet or wager is initiated, received or otherwise made”.

As a valued customer of Cowlitz Bank, these restricted transactions are prohibited from being processed through your account or banking relationship with us. If you do engage in an internet gambling business and open a new account with us, we will ask that you provide evidence of your legal capacity to do so.

For additional information on UIGEA or Regulation GG, please contact one of our Personal Bankers at your local branch office of Cowlitz Bank. We will be happy to serve you on this matter in any way possible.