

Reminder on anti-money laundering (AML)

As you conduct business, it's important to watch for signs of illegal activities such as money-laundering; a series of financial transactions that aim to conceal the identity, source and destination of illegally obtained money. Money-laundering facilitates a broad range of serious underlying criminal activities and ultimately threatens the integrity of the financial services industry.

Source of payments

As part of our AML program, we ask that you take care to identify the ownership and source of payments received (e.g. premium payments and loan payments) according to these guidelines.

Acceptable sources	Non-acceptable sources
<ul style="list-style-type: none">• Personal, business, cashier's or certified check drawn on a U.S. Bank (must originate from customer's account)• Electronic funds transfer from a U.S. Bank (must originate from customer's account)• Depository Trust and Clearing Corporation (DTCC)	<ul style="list-style-type: none">• Producer or agency checks• Cash¹• Checks drawn on foreign banks• Generic or starter checks• Money orders• Third party checks• Traveler's checks• Western Union transfers• Digital payment platforms• Cryptocurrency

Agents are prohibited from accepting cash from customers and converting those funds into one of the acceptable forms of payment listed above. Agents are prohibited from sharing bank accounts with customers.

Find out more about our AML policy and more in the [compliance guide](#) on the new business hub of our website.

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