

NEW PERSONAL DEPOSIT ACCOUNT CHECKLIST TO BE COMPLETED BY BRANCH/DEPOSIT PERSONNEL

CUSTOMER NAME: _____ **PORTFOLIO NUMBER:** _____

SELECT ONE OR MORE OF THE RATINGS LISTED BELOW AS IT PERTAINS TO THE ENTIRE CUSTOMER RELATIONSHIP NOT JUST THE NEWLY OPENED ACCOUNT.

KNOWN TO THE BANK	<u>Level of Risk</u>	<u>Rating This Section</u>
• New Customer – Unknown to the Bank	<input type="checkbox"/> HIGH-3	_____
• Former Customer – Known to the Bank	<input type="checkbox"/> MODERATE-2	_____
• Existing Customer – Known to the Bank	<input type="checkbox"/> LOW-1	_____

NUMBER OF ACCOUNTS	<u>Level of Risk</u>	<u>Rating This Section</u>
• 5 or more deposit and or loan accounts	<input type="checkbox"/> HIGH-3	_____
• 2 to 4 deposit and/or loan accounts	<input type="checkbox"/> MODERATE-2	_____
• 1 deposit or loan account	<input type="checkbox"/> LOW-1	_____

ACCOUNT ACCESS/AUTHORIZED SIGNERS	<u>Level of Risk</u>	<u>Rating This Section</u>
• Sole or Joint ownership with 3 or more authorized signers	<input type="checkbox"/> HIGH-3	_____
• Joint account with 2 signers	<input type="checkbox"/> MODERATE-2	_____
• Account with Minor access to funds	<input type="checkbox"/> MODERATE-2	_____
• Institutional Account with authorized signer(s)	<input type="checkbox"/> MODERATE-2	_____
• Pay-on-Death Accounts	<input type="checkbox"/> MODERATE-2	_____
• Sole ownership with 1 signer	<input type="checkbox"/> LOW-1	_____

CUSTOMER TYPE	<u>Level of Risk</u>	<u>Rating This Section</u>
<i>Consumer or Business/Commercial</i>		
1. Higher Risk Customer Type <i>(See BSA Program Appendix E for full list)</i>	<input type="checkbox"/> HIGH-3	_____
• New Business Type or Line of Business		
• Higher Risk Occupation/Industry		
• Temporary Residency/Foreign National		
• Attorney/Agent/Custodian/Accountant/Trustee		
• Derogatory History info/fraud alerts – ChexSystems/Equifax		
2. Moderate Risk Customer Type	<input type="checkbox"/> MODERATE-2	_____
• Nominal or isolated instances of overdrafts/NSFs		
• Some derogatory info/fraud alerts – Explained and Reasonable		
• Nominal or isolated instances of late payments on loans		
3. Low Risk Customer Type, Account Type(s)/Activity	<input type="checkbox"/> LOW-1	_____
• No history of overdrafts/NSFs		
• No derogatory info/fraud alerts – ChexSystems/Equifax		
• Pays loans on time and up to date		

HIGHER RISK CUSTOMER ACCOUNT HISTORY	<u>Level of Risk</u>	<u>Sum of all Ratings This Section</u>
<i>Based on known and researched account history for all accounts in the customer relationship, check off one or more of the following risk ratings as applicable.</i>		
• Defaulted or Habitually Late on Loan payments	<input type="checkbox"/> HIGH-3	_____
• History of frequent overdrafts/NSFs in Current Accts	<input type="checkbox"/> HIGH-3	_____
• Fraud Alert shows multiple attempts to open accounts	<input type="checkbox"/> HIGH-3	_____
• Substantial derogatory info/fraud alerts <i>(Fraud, Account Abuse, NSF's, OD)</i>	<input type="checkbox"/> HIGH-3	_____
• <i>None of the above noted</i>	<input type="checkbox"/> ENTER "0" for "Sum of all Ratings This Section"	_____

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SELECT ONE OR MORE OF THE RISK RATINGS LISTED BELOW FOR **ALL ACCOUNTS/ PRODUCT TYPES WITHIN THE RELATIONSHIP**

<u>ACCOUNT/PRODUCT TYPES</u>	<u>Level of Risk</u>	<u>Sum of all Ratings This Section</u>
1. Higher Risk Account/Product Types <ul style="list-style-type: none"> • Classic Checking • Focus Free Business Checking • Business Checking • Small Business Checking • NOW Interest Checking • Commercial NOW Interest Checking • Safe Deposit Box • Other Consumer/Unsecured • Commercial Real Estate • Acquisition Development & Construction • RDC or ACH 	<input type="checkbox"/> HIGH-3	<hr style="width: 100%;"/>
2. Moderate Risk Account/Product Types <ul style="list-style-type: none"> • Escrow • HELOC • Statement Savings or Minors Savings • Money Market Deposit (<i>Personal and Business</i>) • Promotional MM • Auto Refinance or Purchase • Personal Line of Credit (Overdraft) • Residential Loan • Equipment and Expansion Financing • Receivables and Working Capital Lines of Credit • Participation Loan 	<input type="checkbox"/> MODERATE-2	<hr style="width: 100%;"/>
3. Low Risk Account/Product Types <ul style="list-style-type: none"> • IRAs • IOLTAs • Certificates of Deposit (<i>Personal and Business</i>) • Institutional/Qwickrate CD's • Term Loan • SBA 7A, 504 	<input type="checkbox"/> LOW-1	<hr style="width: 100%;"/>

SELECT ONE OR MORE OF THE RATINGS LISTED BELOW ONLY AS IT APPLIES TO THE KNOWN AND/OR EXPECTED DEPOSIT ACTIVITIES FOR THE CUSTOMER RELATIONSHIP

<u>KNOWN/EXPECTED ACTIVITY</u>	<u>Level of Risk</u>	<u>Sum of all Ratings This Section</u>
1. Higher Risk Account Activities <ul style="list-style-type: none"> • Monthly Wire Transfers (Domestic/International) receiver/initiator • Frequent large Cash deposits/withdrawals (\$10,000 or more) /per month • High transactional activity (deposits, withdrawals or transfers) per month • Loan Payments Made in Cash • Average transactions totaling \$500,000 or more per month • Five (5) or more monetary instruments acquired/deposited per month • Mobile deposits 	<input type="checkbox"/> HIGH-3	<hr style="width: 100%;"/>

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2. Moderate Risk Account Activities MODERATE-2
- ACH Originator
 - Checks deposited by Remote Deposit Capture
 - One time and Repetitive ACH (Credit/Debit) ATM/Debit Card transactions
 - Occasional or monthly Wire Transfer (Domestic/International) receiver/initiator
 - eBanking Online Payments
 - Occasional large Cash deposits/withdrawals (\$10,000 or more) /per month
 - Moderate transactional activity (deposits, withdrawals or transfers) per month
 - Average transactions totaling between \$10,000 and \$499,999 per month
 - Two (2) to four (4) monetary instruments acquired/deposited per month

3. Low Risk Account Activities LOW-1
- Direct Deposit
 - Infrequent or no (0) ACH (Credit/Debit) ATM/Debit Card transactions
 - Infrequent or one time Wire transfers (Domestic) received/initiated
 - Infrequent or Nominal Cash/Other Deposit Items
 - Infrequent or Nominal transactional activity (deposits, withdrawals or transfers) per month
 - Average transactions totaling \$10,000 or less per month
 - Infrequent or no (0) monetary instruments acquired/deposited per month

Overall Customer Relationship BSA Risk Rating

Add the "Sum of all Ratings this Section" values then divide by the seven (7) Categories/Sections evaluated and rounded up to the nearest whole number.

Subtotal of "Sum of All Ratings This Section"
 (Divided by (÷) Categories/Sections Evaluated: 7
 Equals Overall BSA Risk Rating:

Select the Overall Customer Relationship BSA Risk Rating: High – 3 Moderate – 2 Low – 1

Example # 1

Category/Section	Example Answers	Level of Risk	Sum of all Ratings This Section
1. Known to the Bank	New Customer	High Risk – 3	3
2. Number of Accounts	2 to 4 deposit and/or loan accounts	Moderate – 2	2
3. Account Access/Authorized Signers	Joint Account with 2 signers	Moderate – 2	2
4. Customer Type	Low Risk Customer Type: No history or account abuse, late loan payments or other derogatory information on ChexSystems/Fraud Report	Low – 1	1
5. Higher Risk Customer Account History	None of the above noted No derogatory account history	None – 0	0
6. Account/Product Types	Classic Checking Statement Savings IRA	Moderate – 2 Low – 1	3
7. Expected/Current Account Activity	One Time and Repetitive ACH (ATM/Debit Card) eBanking Online Payments Moderate transactional activity	Moderate – 2	2
Subtotal			13

Subtotal Risk Ratings: 13 (divided by (÷) 7 Categories/Sections evaluated = 1.85 rounded up to the nearest whole number is 2 which represents an Overall BSA Risk Rating of *Moderate Risk - 2* for the Customer/Account Relationship.

Note: Round the number up to nearest whole number.

Completed By: Name: _____ Signature: _____ Date ____/____/____

BSA/Compliance Verification: _____ Date ____/____/____