

**EXISTING BUSINESS CUSTOMER OF THE BANK
DEPOSIT ACCOUNT INFORMATION UPDATE
BANK SECRECY ACT/PATRIOT ACT DISCLOSURE**

USA PATRIOT Act Disclosure. To help the government combat terrorism and money laundering activities. Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account or makes application for a loan. What does this mean for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We will also ask to see your driver's license or other identifying documents.

1. Relationship Profile:

- a. Business Name: _____
Signers: no change changed _____
- b. Mailing Address: no change changed _____
- c. Phone Number: no change changed _____
- d. Account Purpose: Business Savings Retirement Other _____
Please, explain

2. Products and Services Interested In (check all that apply):

- Checking: Business Small Business NOW IOLTA Other _____
 Money Market Deposit product type: _____
- Savings: Statement Small Business Other _____
- Certificate of Deposit: CD Term _____
- eStatements ACH Originator Positive Pay Remote Deposit Capture
- Repurchase Debit Card Activity # of Cards _____ Safe Deposit Box _____(size)
- Overdraft Protection – Line Amount Needed: \$ _____

- 3. **Source of new funds:** Wages/Payroll Pension/Retirement Account(s) at other Bank
 Other; *please explain* _____

4. Activity Type:

- Direct Deposit Write Checks ATM Daily Withdrawals Bill Payments
- Positive Pay Online Banking ACH Activity Sweep Activity
- Wires: Monthly Avg.# _____ Monthly Avg. \$ _____
 Domestic wires International - What Countries: _____

5. Gambling (Reg. GG – required for commercial customers):

Do you do any Internet Gambling? Yes No

*******AGREEMENT*******

I certify that the above information is true and complete, to the best of my knowledge.

I acknowledge I have received a copy of the Terms and Conditions for the type of account opened and a copy of the banks Funds Availability Policy and Bank Secrecy Act/Patriot Act Disclosure.

X _____
Signature of Account Owner/Authorized Signer

Date: _____

KNOW YOUR CUSTOMER/RELATIONSHIP INTAKE SHEET
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

- New Customer – Unknown to the Bank
- Former Customer – Known to the Bank
- Existing Customer – Known to the Bank

Level of Risk

- HIGH-3**
- MODERATE-2**
- LOW-1**

Rating This Section

NUMBER OF ACCOUNTS

- 5 or more deposit and or loan accounts
- 2 to 4 deposit and/or loan accounts
- 1 deposit or loan account

Level of Risk

- HIGH-3**
- MODERATE-2**
- LOW-1**

Rating This Section

ACCOUNT ACCESS/AUTHORIZED SIGNERS

- Sole or Joint ownership with 3 or more authorized signers
- Joint account with 2 signers
- Account with Minor access to funds
- Institutional Account with authorized signer(s)
- Pay-on-Death Accounts
- Sole ownership with 1 signer

Level of Risk

- HIGH-3**
- MODERATE-2**
- MODERATE-2**
- MODERATE-2**
- MODERATE-2**
- LOW-1**

Rating This Section

CUSTOMER TYPE

Consumer or Business/Commercial

Level of Risk

Rating This Section

1. Higher Risk Customer Type

(See BSA Program Appendix E for full list)

- 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

HIGH-3

2. Moderate Risk Customer Type

- Nominal or isolated instances of overdrafts/NSFs
- Some derogatory info/fraud alerts – Explained and Reasonable
- Nominal or isolated instances of late payments on loans

MODERATE-2

3. Low Risk Customer Type, Account Type(s)/Activity

- No history of overdrafts/NSFs
- No derogatory info/fraud alerts – ChexSystems/Equifax
- Pays loans on time and up to date

LOW-1

HIGHER RISK CUSTOMER ACCOUNT HISTORY

Level of Risk

Sum of all Ratings This Section

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.

- Defaulted or Habitually Late on Loan payments
- History of frequent overdrafts/NSFs in Current Accts
- Fraud Alert shows multiple attempts to open accounts
- Substantial derogatory info/fraud alerts
(Fraud, Account Abuse, NSF's, OD)
- *None of the above noted*

- HIGH-3**
- HIGH-3**
- HIGH-3**
- HIGH-3**
- 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	_____
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	
3. Low Risk Account/Product Types <ul style="list-style-type: none"> • IRAs • IOLTAs • Certificates of Deposit (<i>Personal and Business</i>) • Institutional/Quickrate CD's • Term Loan • SBA 7A, 504 	<input type="checkbox"/> LOW-1	

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	_____

KNOW YOUR CUSTOMER/RELATIONSHIP INTAKE SHEET TO BE COMPLETED BY BRANCH/DEPOSIT PERSONNEL

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:)

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 ____/____/____