

TO BE COMPLETED BY FINANCIAL INSTITUTION

	YES	NO	N/A
VERIFIED DIFFERENCES WITH CUSTOMERS?: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

WAS THE INFORMATION CHANGED BY MAIL?: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

WAS THE INFORMATION CHANGED BY FAX OR EMAIL?: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

ANSWER THE FOLLOWING QUESTIONS AS THEY APPLY TO THE RED FLAGS PROGRAM:

	YES	NO	N/A
1. IS THE PHOTOGRAPH OR PHYSICAL DESCRIPTION ON THE ID CONSISTENT WITH THE APPEARANCE OF THE APPLICANT OR CUSTOMER PRESENTING THE ID? _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2. IS THE OTHER INFORMATION ON THE ID CONSISTENT WITH THE INFORMATION PROVIDED BY THE PERSON CHANGING THE INFORMATION? _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

3. WAS MINIMAL, VAGUE, OR FICTITIOUS INFORMATION PROVIDED THAT THE BANK CANNOT READILY VERIFY? _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

4. LACK OF IDENTIFICATION - DID THE INDIVIDUAL ATTEMPT TO CHANGE THEIR INFORMATION WITHOUT ID OR GIVE VAGUE INFORMATION, OR REFUSE TO PROVIDE THE INFORMATION NEEDED BY THE BANK? WERE DOCUMENTS PROVIDED THAT APPEARED TO HAVE BEEN ALTERED OR FORGED? _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

5. DOES THE INDIVIDUAL HAVE A NON LOCAL RESIDENTIAL OR BUSINESS ADDRESS WITH APPARENT LEGITIMATE REASON FOR HAVING ACCOUNTS WITH OUR BANK? _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

6. WAS THE TAXPAYER IDENTIFICATION NUMBER PROVIDED THE SAME AS THAT PROVIDED BY ANOTHER CUSTOMER? *VERIFICATION IS COMPLETED BY INPUTTING THE TAXPAYER IDENTIFICATION NUMBER PROVIDED INTO OUR CORE SYSTEM AND SEARCHING FOR A POTENTIAL MATCH. _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

CHEX SYSTEMS VERIFICATION:

INTERNET YES NO PER PHONE CALL YES NO

EMPLOYEE _____ BRANCH _____ DATE _____

VERIFICATION STATUS:

REMOVED BY _____ DATE REMOVED _____

RISK RATING:

REVIEWED BY _____ RISK RATED BY _____ RISK RATING _____