



**TO BE COMPLETED BY FINANCIAL INSTITUTION**

**CONSUMER OR MORTGAGE LOAN CUSTOMER**

NEW IN PERSON  NEW OTHER THAN IN PERSON

**REQUIREMENTS**

VERIFY DRIVER'S LICENSE AND EXPIRATION DATE  VERIFY SSN ON APPLICATION AND CREDIT REPORT   
 CHECK OFAC LIST  CALL TO VERIFY ACCURACY OF PHONE NUMBER(S)

VERIFIED DIFFERENCES WITH CUSTOMERS?:  YES  NO  N/A

WAS THE ACCOUNT OPENED BY MAIL?:  YES  NO  N/A

WAS THE ACCOUNT OPENED BY FAX OR EMAIL?:  YES  NO  N/A

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

1. IS THE PHOTOGRAPH OR PHYSICAL DESCRIPTION ON THE ID CONSISTENT WITH THE APPEARANCE OF THE APPLICANT OR CUSTOMER PRESENTING THE ID?  YES  NO  N/A

2. IS THE OTHER INFORMATION ON THE ID CONSISTENT WITH THE INFORMATION PROVIDED BY THE PERSON OPENING THE ACCOUNT?  YES  NO  N/A

3. WAS MINIMAL, VAGUE, OR FICTITIOUS INFORMATION PROVIDED THAT THE BANK CANNOT READILY VERIFY?  YES  NO  N/A

4. LACK OF IDENTIFICATION - DID THE INDIVIDUAL ATTEMPT TO OPEN AN ACCOUNT OR CHANGE THEIR ADDRESS 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?  YES  NO  N/A

5. DOES THE INDIVIDUAL HAVE A NON LOCAL RESIDENTIAL OR BUSINESS ADDRESS WITH APPARENT LEGITIMATE REASON FOR OPENING THE ACCOUNT WITH OUR BANK?  YES  NO  N/A

6. WAS THE TAXPAYER IDENTIFICATION NUMBER PROVIDED THE SAME AS THAT PROVIDED BY ANOTHER CUSTOMER?  YES  NO  N/A

\*VERIFICATION IS COMPLETED BY INPUTTING THE TAXPAYER IDENTIFICATION NUMBER PROVIDED INTO OUR CORE SYSTEM AND SEARCHING FOR A POTENTIAL MATCH.

**KROLL FACTUAL DATA VERIFICATION**

INTERNET YES  NO  PER PHONE YES  NO

EMPLOYEE \_\_\_\_\_ BRANCH \_\_\_\_\_ DATE \_\_\_\_\_

HIGH FINANCIAL CRIMES AREA (HIFCA) YES  NO

HIGH INTENSITY DRUG TRAFFICKING AREA (HIDTA) YES  NO

REVIEWED BY \_\_\_\_\_ RISK RATED BY \_\_\_\_\_ RISK RATING \_\_\_\_\_