BSA Referral Form

Initial Report Continued Activity - Last Report Date:

o

o

**PART I**

Suspect(s) Information

Name: Address: SSN or EIN: Passport #:

Work Phone: Home Phone: Date of Birth: DL State & #:

**PART 2**

Account Information

Account Owner?

Yes No If No, Explain: Account Number(s):

o

o

1:

3:

2:

4:

**PART 3**

Transaction Information

Date:

Amount:

Description: CTR Filed? Yes No Date:

o

o

Date:

Amount:

Description: CTR Filed? Yes No Date:

o

o

Date:

Amount:

Description: CTR Filed? Yes No Date:

o

o

**PART 4**

Suspicious Activity Discussion

Fill out any useful information regarding the transactions or incident when checking “Other”.

# Structuring

o

 Alters or cancels transaction to avoid BSA recordkeeping requirement

o

 Alters or cancels transaction to avoid CTR requirement

o

 Suspicious inquiry by customer regarding BSA reporting or recordkeeping requirements

o

 Transaction(s) below BSA recordkeeping threshold

Transaction(s) below CTR threshold

o

Other (specify type of suspicious activity in space provided):

o

# Gaming (cont)

 Other (specify type of suspicious activity in space provided)

o

# Money Laundering

o

 Exchanges small bills for large bills or vice versa

o

 Funnel Account

 Suspicion concerning the physical condition of funds

o

o

 Suspicion concerning the source of funds

o

 Suspicious designation of beneficiaries,

 assignees or joint owners

# Terrorist Financing

o

 Known or suspected terrorist / terrorist organization

o

Other (specify type of suspicious activity in space provided):

# Fraud

o

ACH

o

Advance fee Business loan

o

o

 Check

o

Consumer Loan Credit / Debit Card

o

o

 Healthcare/Public or private health insurance

 Mail

o

o

 Mass-marketing

o

 Ponzi scheme

o

 Pyramid scheme

 Wire

o

# Gaming

o

 Chip walking

o

 Minimal gaming with large transactions

 Suspicious use of counter checks or markers

o

o

 Unknown source of chips

 Suspicious EFT/ Wire transfers

 Suspicious exchange of currencies

o

o

 Suspicious receipt of government payments or benefits

o

o

 Suspicious use of multiple accounts

o

 Suspicious use of noncash monetary instruments

o

 Suspicious use of third-party transactors (straw-man )

o

 Trade Based Money Laundering / Black Market Peso Exchange

o

 Transaction out of pattern for customer (s)

 Other (specify type of suspicious activity in space provided):

o

# Identification / Documentation

o

 Changes spelling or arrangement of name

 Multiple individuals with same or similar identities

o

o

 Provided questionable or false documentation

o

 Refused or avoided request for documentation

o

 Single individual with multiple identities

 Other (specify type of suspicious activity in space provided):

o

Fill out any useful information regarding the transactions or incident when checking “Other”.

# Other Suspicious Activities

 Account takeover

o

o

 Bribery or gratuity

o

 Counterfeit instruments

o

 Elder financial exploitation

o

 Embezzlement, theft or disappearance of funds

o

 Forgeries

 Human smuggling

o

 Human trafficking

o

o

 Identity theft

 Little or no concern for product performance penalties, fees, or tax consequences

o

o

 Misuse of position or self-dealing

 Suspected public/ private corruption (domestic)

o

 Suspected public/ private corruption (foreign)

o

 Suspicious use of informal value transfer system

o

 Suspicious use of multiple transaction locations

o

o

 Transaction with no apparent economic, business, or lawful purpose

o

 Transaction(s) involving foreign high risk jurisdiction

o

 Two or more individuals working together

o

 Unlicensed or unregistered MSB

 Other (specify type of suspicious activity in space provided):

o

# Mortgage Fraud

 Application fraud

o

o

 Appraisal fraud

 Foreclosure/Short sale fraud

o

 Loan modification fraud

o

 Origination Fraud

o

 Other (specify type of suspicious activity in space provided):

o

# Cyber event (If reporting)

 Against Financial Institution(s)

o

 Against Financial Institution Customer(s)

o

 Other (specify type of suspicious activity in space provided):

o

# Marijuana: Retail, Dispensary or Cultivation

o

 Unlicensed Business

 Unwilling to provide documentation

o

# Marijuana Consumer:

o

 Works in the marijuana industry.

# Were any of the following product type(s) involved in the suspicious activity? Check all that apply

o

 Bonds / Notes

o

 Commercial mortgage

 Commercial paper

o

 Credit card

o

o

 Debit Card

o

 Deposit account

o

 Forex transactions

o

 Futures/Options on futures

 Hedge fund

o

 Home equity line of credit

o

 Home equity loan

o

 Insurance/Annuity products

o

 Microcap securities

o

 Mutual fund

o

 Options on securities

o

 Prepaid access

o

 Residential mortgage

o

 Security futures products

o

 Stocks

o

 Swap, hybrid or other derivative

o

o

 Other:

# Were any of the following instrument type(s)/payment mechanism(s) involved in the suspicious activity? Check all that apply

 Bank / cashier‘s check

o

 Foreign currency

o

o

 Funds transfer

 Gaming instruments

o

o

 Government payment

o

 Money orders

o

 Personal/Business check

 Travelers checks

o

 U.S. Currency

o

 Other:

o

# Other Commentary

**PART 5**

Preparer Information

Name:

Work Phone: Print Name:

Date: Signature:

**PART 6**

Reviewer Information

Name:

Work Phone:

Date:

SAR Filed? Yes No Date:

o

o

Print Name:

Signature:

Note: documentation or additional information may be attached to the submission to the BSA Officer.