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.