

# Suspicious Activity Report

FRB: FR 2230 OMB No. 7100-0212  
 FDIC: 6710/06 OMB No. 3064-0077  
 OCC: 8010-9,8010-1 OMB No. 1557-0180  
 OTS: 1601 OMB No. 1550-0003  
 NCUA: 2362 OMB No. 3133-0094  
 TREASURY: TD F 90-22.47 OMB No. 1506-0001

ALWAYS COMPLETE ENTIRE REPORT

Expires September 30, 1998

1 Check appropriate box:

a  Initial Report      b  Corrected Report      c  Supplemental Report

## Part I Reporting Financial Institution Information

2 Name of Financial Institution			3 Primary Federal Regulator		
4 Address of Financial Institution			a <input type="checkbox"/> Federal Reserve    d <input type="checkbox"/> OCC		
			b <input type="checkbox"/> FDIC                    e <input type="checkbox"/> OTS		
5 City			6 State	7 Zip Code	
9 Address of Branch Office(s) where activity occurred			8 EIN or TIN		
11 City			12 State	13 Zip Code	
10 Asset size of financial institution \$ _____ .00			14 If institution closed, date closed (MMDDYY) ____ / ____ / ____		
15 Account number(s) affected, if any		16 Have any of the institution's accounts related to this matter been closed?			
a _____		a <input type="checkbox"/> Yes    b <input type="checkbox"/> No    If yes, identify _____			
b _____					

## Part II Suspect Information

17 Last Name or Name of Entity			18 First Name			19 Middle Initial		
20 Address						21 SSN, EIN or TIN (as applicable)		
22 City		23 State		24 Zip Code		25 Country		26 Date of Birth (MMDDYY) ____ / ____ / ____
27 Phone Number - Residence (include area code) ( )				28 Phone Number - Work (include area code) ( )				
29 Occupation								
30 Forms of Identification for Suspect:								
a <input type="checkbox"/> Driver's License    b <input type="checkbox"/> Passport    c <input type="checkbox"/> Alien Registration    d <input type="checkbox"/> Other _____								
e Number _____    f Issuing Authority _____								
31 Relationship to Financial Institution:								
a <input type="checkbox"/> Accountant    d <input type="checkbox"/> Attorney    g <input type="checkbox"/> Customer    j <input type="checkbox"/> Officer								
b <input type="checkbox"/> Agent    e <input type="checkbox"/> Borrower    h <input type="checkbox"/> Director    k <input type="checkbox"/> Shareholder								
c <input type="checkbox"/> Appraiser    f <input type="checkbox"/> Broker    i <input type="checkbox"/> Employee    l <input type="checkbox"/> Other _____								
32 Is insider suspect still affiliated with the financial institution?						33 Date of Suspension, Termination, Resignation (MMDDYY) ____ / ____ / ____		34 Admission/Confession
a <input type="checkbox"/> Yes    If no, specify {						c <input type="checkbox"/> Suspended    e <input type="checkbox"/> Resigned		a <input type="checkbox"/> Yes    b <input type="checkbox"/> No
b <input type="checkbox"/> No						d <input type="checkbox"/> Terminated		

**Part III Suspicious Activity Information****2**

35 Date of suspicious activity (MMDDYY) _____/_____/_____		36 Dollar amount involved in known or suspicious activity \$ _____ .00	
37 Summary characterization of suspicious activity:			
a <input type="checkbox"/> Bank Secrecy Act/Structuring/ Money Laundering	g <input type="checkbox"/> Counterfeit Check	m <input type="checkbox"/> False Statement	
b <input type="checkbox"/> Bribery/Gratuity	h <input type="checkbox"/> Counterfeit Credit/Debit Card	n <input type="checkbox"/> Misuse of Position or Self-Dealing	
c <input type="checkbox"/> Check Fraud	i <input type="checkbox"/> Counterfeit Instrument (other)	o <input type="checkbox"/> Mortgage Loan Fraud	
d <input type="checkbox"/> Check Kiting	j <input type="checkbox"/> Credit Card Fraud	p <input type="checkbox"/> Mysterious Disappearance	
e <input type="checkbox"/> Commercial Loan Fraud	k <input type="checkbox"/> Debit Card Fraud	q <input type="checkbox"/> Wire Transfer Fraud	
f <input type="checkbox"/> Consumer Loan Fraud	l <input type="checkbox"/> Defalcation/Embezzlement		
r <input type="checkbox"/> Other _____			
38 Amount of loss prior to recovery (if applicable) \$ _____ .00	39 Dollar amount of recovery (if applicable) \$ _____ .00	40 Has the suspicious activity had a material impact on or otherwise affected the financial soundness of the institution? a <input type="checkbox"/> Yes b <input type="checkbox"/> No	
41 Has the institution's bonding company been notified? a <input type="checkbox"/> Yes b <input type="checkbox"/> No			
42 Has any law enforcement agency already been advised by telephone, written communication, or otherwise? If so, list the agency and local address. Agency _____			
43 Address			
44 City	45 State		

**Part IV Witness Information**

47 Last Name		48 First Name		49 Middle Initial
50 Address			51 SSN	
52 City	53 State	54 Zip Code	55 Date of Birth (MMDDYY) _____/_____/_____	
56 Title		57 Phone Number (include area code) ( )	58 Interviewed a <input type="checkbox"/> Yes b <input type="checkbox"/> No	

**Part V Preparer Information**

59 Last Name		60 First Name		61 Middle Initial
62 Title		63 Phone Number (include area code) ( )	64 Date (MMDDYY) _____/_____/_____	

**Part VI Contact for Assistance (If different than Preparer Information in Part V)**

65 Last Name		66 First Name		67 Middle Initial
68 Title		69 Phone Number (include area code) ( )		
70 Agency (If applicable)				

**Explanation/description of known or suspected violation of law or suspicious activity.** This section of the report is **critical**. The care with which it is written may make the difference in whether or not the described conduct and its possible criminal nature are clearly understood. Provide below a chronological and **complete** account of the possible violation of law, including what is unusual, irregular or suspicious about the transaction, using the following checklist as you prepare your account. If necessary, continue the narrative on a duplicate of this page.

- a **Describe** supporting documentation and retain for 5 years.
- b **Explain** who benefited, financially or otherwise, from the transaction, how much, and how.
- c **Retain** any confession, admission, or explanation of the transaction provided by the suspect and indicate to whom and when it was given.
- d **Retain** any confession, admission, or explanation of the transaction provided by any other person and indicate to whom and when it was given.

- e **Retain** any evidence of cover-up or evidence of an attempt to deceive federal or state examiners or others.
- f **Indicate** where the possible violation took place (e.g., main office, branch, other).
- g **Indicate** whether the possible violation is an isolated incident or relates to other transactions.
- h **Indicate** whether there is any related litigation; if so, specify.
- i **Recommend** any further investigation that might assist law enforcement authorities.
- j **Indicate** whether any information has been excluded from this report; if so, why?

For Bank Secrecy Act/Structuring/Money Laundering reports, include the following additional information:

- k **Indicate** whether currency and/or monetary instruments were involved. If so, provide the amount and/or description.
- l **Indicate** any account number that may be involved or affected.

Paperwork Reduction Act Notice: The purpose of this form is to provide an effective and consistent means for financial institutions to notify appropriate law enforcement agencies of known or suspected criminal conduct or suspicious activities that take place at or were perpetrated against financial institutions. This report is required by law, pursuant to authority contained in the following statutes. Board of Governors of the Federal Reserve System: 12 U.S.C. 324, 334, 611a, 1844(b) and (c), 3105(c) (2) and 3106(a). Federal Deposit Insurance Corporation: 12 U.S.C. 93a, 1818, 1881-84, 3401-22. Office of the Comptroller of the Currency: 12 U.S.C. 93a, 1818, 1881-84, 3401-22. Office of Thrift Supervision: 12 U.S.C. 1463 and 1464. National Credit Union Administration: 12 U.S.C. 1766(a), 1786(q). Financial Crimes Enforcement Network: 31 U.S.C. 5318(g). Information collected on this report is confidential (5 U.S.C. 552(b)(7) and 552a(k)(2), and 31 U.S.C. 5318(g)). The Federal financial institutions regulatory agencies and the U.S. Departments of Justice and Treasury may use and share the information. Public reporting and recordkeeping burden for this information collection is estimated to average 36 minutes per response, and includes time to gather and maintain data in the required report, review the instructions, and complete the information collection. Send comments regarding this burden estimate, including suggestions for reducing the burden, to the Office of Management and Budget, Paperwork Reduction Project, Washington, DC 20503 and, depending on your primary Federal regulatory agency, to Secretary, Board of Governors of the Federal Reserve System, Washington, DC 20551; or Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429; or Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; or Office of Thrift Supervision, Enforcement Office, Washington, DC 20552; or National Credit Union Administration, 1775 Duke Street, Alexandria, VA 22314; or Office of the Director, Financial Crimes Enforcement Network, Department of the Treasury, 2070 Chain Bridge Road, Vienna, VA 22182.

## Suspicious Activity Report Instructions

**Safe Harbor** Federal law (31 U.S.C. 5318(g)(3)) provides complete protection from civil liability for all reports of suspected or known criminal violations and suspicious activities to appropriate authorities, including supporting documentation, regardless of whether such reports are filed pursuant to this report's instructions or are filed on a voluntary basis. Specifically, the law provides that a financial institution, and its directors, officers, employees and agents, that make a disclosure of any possible violation of law or regulation, including in connection with the preparation of suspicious activity reports, "shall not be liable to any person under any law or regulation of the United States or any constitution, law, or regulation of any State or political subdivision thereof, for such disclosure or for any failure to notify the person involved in the transaction or any other person of such disclosure."

**Notification Prohibited** Federal law (31 U.S.C. 5318(g)(2)) requires that a financial institution, and its directors, officers, employees and agents who, voluntarily or by means of a suspicious activity report, report suspected or known criminal violations or suspicious activities may not notify any person involved in the transaction that the transaction has been reported.

**In situations involving violations requiring immediate attention, such as when a reportable violation is ongoing, the financial institution shall immediately notify, by telephone, appropriate law enforcement and financial institution supervisory authorities in addition to filing a timely suspicious activity report.**

### WHEN TO MAKE A REPORT:

1. All financial institutions operating in the United States, including insured banks, savings associations, savings association service corporations, credit unions, bank holding companies, nonbank subsidiaries of bank holding companies, Edge and Agreement corporations, and U.S. branches and agencies of foreign banks, are required to make this report following the discovery of:
  - a. **Insider abuse involving any amount.** Whenever the financial institution detects any known or suspected Federal criminal violation, or pattern of criminal violations, committed or attempted against the financial institution or involving a transaction or transactions conducted through the financial institution, where the financial institution believes that it was either an actual or potential victim of a criminal violation, or series of criminal violations, or that the financial institution was used to facilitate a criminal transaction, and the financial institution has a substantial basis for identifying one of its directors, officers, employees, agents or other institution-affiliated parties as having committed or aided in the commission of a criminal act regardless of the amount involved in the violation.
  - b. **Violations aggregating \$5,000 or more where a suspect can be identified.** Whenever the financial institution detects any known or suspected Federal criminal violation, or pattern of criminal violations, committed or attempted against the financial institution or involving a transaction or transactions conducted through the financial institution and involving or aggregating \$5,000 or more in funds or other assets, where the financial institution believes that it was either an actual or potential victim of a criminal violation, or series of criminal violations, or that the financial institution was used to facilitate a criminal transaction, and the financial institution has a substantial basis for identifying a possible suspect or group of suspects. If it is determined prior to filing this report that the identified suspect or group of suspects has used an "alias," then information regarding the true identity of the suspect or group of suspects, as well as alias identifiers, such as drivers' licenses or social security numbers, addresses and telephone numbers, must be reported.
  - c. **Violations aggregating \$25,000 or more regardless of a potential suspect.** Whenever the financial institution detects any known or suspected Federal criminal violation, or pattern of criminal violations, committed or attempted against the financial institution or involving a transaction or transactions conducted through the financial institution and involving or aggregating \$25,000 or more in funds or other assets, where the financial institution believes that it was either an actual or potential victim of a criminal violation, or series of criminal violations, or that the financial institution was used to facilitate a criminal transaction, even though there is no substantial basis for identifying a possible suspect or group of suspects.
  - d. **Transactions aggregating \$5,000 or more that involve potential money laundering or violations of the Bank Secrecy Act.** Any transaction (which for purposes of this subsection means a deposit, withdrawal, transfer between accounts, exchange of currency, loan, extension of credit, purchase or

sale of any stock, bond, certificate of deposit, or other monetary instrument or investment security, or any other payment, transfer, or delivery by, through, or to a financial institution, by whatever means effected) conducted or attempted by, at or through the financial institution and involving or aggregating \$5,000 or more in funds or other assets, if the financial institution knows, suspects, or has reason to suspect that:

- i. The transaction involves funds derived from illegal activities or is intended or conducted in order to hide or disguise funds or assets derived from illegal activities (including, without limitation, the ownership, nature, source, location, or control of such funds or assets) as part of a plan to violate or evade any law or regulation or to avoid any transaction reporting requirement under Federal law;
- ii. The transaction is designed to evade any regulations promulgated under the Bank Secrecy Act; or
- iii. The transaction has no business or apparent lawful purpose or is not the sort in which the particular customer would normally be expected to engage, and the financial institution knows of no reasonable explanation for the transaction after examining the available facts, including the background and possible purpose of the transaction.

The Bank Secrecy Act requires all financial institutions to file currency transaction reports (CTRs) in accordance with the Department of the Treasury's implementing regulations (31 CFR Part 103). These regulations require a financial institution to file a CTR whenever a currency transaction exceeds \$10,000. If a currency transaction exceeds \$10,000 and is suspicious, the institution must file both a CTR (reporting the currency transaction) and a suspicious activity report (reporting the suspicious or criminal aspects of the transaction). If a currency transaction equals or is below \$10,000 and is suspicious, the institution should only file a suspicious activity report.

2. A financial institution is required to file a suspicious activity report no later than 30 calendar days after the date of initial detection of facts that may constitute a basis for filing a suspicious activity report. If no suspect was identified on the date of detection of the incident requiring the filing, a financial institution may delay filing a suspicious activity report for an additional 30 calendar days to identify a suspect. In no case shall reporting be delayed more than 60 calendar days after the date of initial detection of a reportable transaction.
3. This suspicious activity report does not need to be filed for those robberies and burglaries that are reported to local authorities, or (except for savings associations and service corporations) for lost, missing, counterfeit or stolen securities that are reported pursuant to the requirements of 17 CFR 240.17f-1.

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#### **HOW TO MAKE A REPORT:**

1. Send each completed suspicious activity report to:  

FinCEN, Detroit Computing Center, P.O. Box 33980, Detroit, MI 48232
  2. For items that do not apply or for which information is not available, leave blank.
  3. Complete each suspicious activity report in its entirety, even when the suspicious activity report is a corrected or supplemental report.
  4. Do not include supporting documentation with the suspicious activity report. Identify and retain a copy of the suspicious activity report and all original supporting documentation or business record equivalent for 5 years from the date of the suspicious activity report. All supporting documentation must be made available to appropriate authorities upon request.
  5. If more space is needed to complete an item (for example, to report an additional suspect or witness), a copy of the page containing the item should be used to provide the information.
  6. Financial institutions are encouraged to provide copies of suspicious activity reports to state and local authorities, where appropriate.
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