

Date Completed: 12/16/16

Deposits

**Auditor:**«daname»

**Interviewee Name and Title:«d**name»

***Training***

* Does the Bank provide annual training to all applicable employees?
* How is the training conducted?
  + If online, what courses are required?
* Is training provided for applicable new employees?
* Is there a deadline from the employee’s hire date that training must be completed?
* What types of employees require training (ex. retail, operations, etc…)?
* How does the Bank monitor training attendance?

***Disclosures***

* Are the required disclosures provided to the customer at the time of account opening?
* If an account is opened online, are the required disclosures provided at account opening or later mailed to the customer?

***Deposit Monitoring***

* Who is responsible for monitoring Regulation D violations?
* What is the frequency of the monitoring?
* Are Regulation D violations determined on a monthly cycle or the customer statement cycle?
* What reports are reviewed?
* May a customer write checks from a money market account?
* How does the Bank verify whether a check was cashed in person and not count that transaction towards the customer’s excessive transactions for the month?
* What is the control process when a customer has been in violation of Regulation D on 3 occasions during a rolling 12 month period?
* Are the branches notified and are the branches responsible for any of the process?
* Does the Bank offer any penalty free CDs? If no penalty is assessed at all, are these accounts classified as savings accounts?