

Date Completed: 12/16/16

Deposits

**Auditor:**«daname»

**Interviewee Name and Title:** «dname»

***Training***

* Does the Bank provide annual training to all applicable employees?

«d1»

* How is the training conducted?

«d2»

* + If online, what courses are required?

«d3»

* Is training provided for applicable new employees?

«d4»

* Is there a deadline from the employee’s hire date that training must be completed?

«d5»

* What types of employees require training (ex. retail, operations, etc…)?

«d6»

* How does the Bank monitor training attendance?

«d7»

***Disclosures***

* Are the required disclosures provided to the customer at the time of account opening?

«d8»

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

«d9»

***Deposit Monitoring***

* Who is responsible for monitoring Regulation D violations?

«d10»

* What is the frequency of the monitoring?

«d11»

* Are Regulation D violations determined on a monthly cycle or the customer statement cycle?

«d12»

* What reports are reviewed?

«d13»

* May a customer write checks from a money market account?

«d14»

* 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?

«d15»

* What is the control process when a customer has been in violation of Regulation D on 3 occasions during a rolling 12 month period?

«d16»

* Are the branches notified and are the branches responsible for any of the process?

«d17»

* Does the Bank offer any penalty free CDs?

«d18»