

FinCEN/United States Department of the Treasury

Subject Information:

Name: Karl Nevin

Gender Type: Male

Date of Birth: 12/26/19X5

SSN: 0X0-66X-87X

Suspicious Activity Information:

Amount Involved: \$23,000

Date or Date Range of Activity: July -September 20X1

Narrative:

Mr. Nevin is a mid-level employee of a local insurance company. He has a DDA account at Conley Community Bank. During one of the weeks in the Date Range of Activity listed above, Mr. Nevin made deposits totaling over \$23,000. This amount cannot be accounted for by Mr. Nevin's salary or any other known reason.

Moreover, many or most of those deposits were in amounts close to (that is, just below) the CTR limit. For example, a number of them were greater than \$9,000 but less than \$10,000.

This activity was listed on various Large Cash Activity Reports. Since the activity included two suspicious factors -- the very large deposits in one week, and the numerous deposits just below the CTR limit --and since there is no explanation for them, the Bank determined to file this Suspicious Activity Report.