

Summary of Account Activity on Reactivated Dormant Accounts

Review of the Dormant Account Reactivation reports and actual transactions revealed three small dollar cash deposits into accounts with lengthy dormancies:

- \$10 cash deposit on 07/24/X2 B,
- \$15 cash deposit on 09/02/X2 B, and
- \$10 cash deposit on 09/19/X2 B.

These transactions reactivated the accounts of Charlie Van Hagen, Zoe Merlot, and Gwen Holland, respectively. These account details are provided below.

For all other transactions that resulted in the reactivation of a dormant account:

- The transaction was a large cash deposit; or,
- Details pertaining to the withdrawal appear to be legitimate (i.e. a large withdrawal, payable to a business, and the check is negotiated at another financial institution such as the 08/29/X2 B transaction); and/or,
- The transaction was properly reviewed / verified by Branch and Deposit Operations personnel.

Gwen Holland's Checking Account (no. 37665)

Review of the 09/30/X2 statement revealed that subsequent to the \$10 deposit on 09/19/X2 the following transactions occurred:

- \$1,500 cash withdrawal on 09/22/X2 – The withdrawal was made using an in-branch miscellaneous debit ticket, the transaction occurred at Branch B and the processing teller was Teller no. 60.
- \$2,400 cash withdrawal on 09/26/X2 – The withdrawal was made using an in-branch miscellaneous debit ticket, the transaction occurred at Branch B and the processing teller was Teller no. 60.
- \$3,650 cash withdrawal on 09/29/X2 – The withdrawal was made using an in-branch miscellaneous debit ticket, the transaction occurred at Branch B and the processing teller was Teller no. 60.

The \$10 cash deposit and three subsequent cash withdrawals were the only transactions occurring in September X2.

Zoe Merlot's Checking Account (no. 36355)

Review of the 09/30/X2 statement revealed that subsequent to the \$15 cash deposit on 09/02/X2 the following transactions occurred:

- \$500 cash withdrawal on 09/09/X2 – The withdrawal was made using an in-branch miscellaneous debit ticket, the transaction occurred at Branch B and the processing teller was Teller no. 60.
- \$1,950 cash withdrawal on 09/12/X2 – The withdrawal was made using an in-branch miscellaneous debit ticket, the transaction occurred at Branch B and the processing teller was Teller no. 60.
- \$1,230 cash withdrawal on 09/16/X2 – The withdrawal was made using an in-branch miscellaneous debit ticket, the transaction occurred at Branch B and the processing teller was Teller no. 60.
- \$2,460 cash withdrawal on 09/18/X2 – The withdrawal was made using an in-branch miscellaneous debit ticket, the transaction occurred at Branch B and the processing teller was Teller no. 60.
- \$1,600 cash withdrawal on 09/22/X2 – The withdrawal was made using an in-branch miscellaneous debit ticket, the transaction occurred at Branch B and the processing teller was Teller no. 60.

The \$15 cash deposit and five subsequent cash withdrawals were the only transactions occurring in September X2.

Charlie Van Hagen's Checking Account (no. 33287)

Review of the 07/31/X2 statement revealed that subsequent to the \$10 cash deposit on 07/24/X2 there was one cash withdrawal:

- \$100 cash withdrawal on 07/27/X2 – The withdrawal was made using an in-branch miscellaneous debit ticket, the transaction occurred at Branch B and the processing teller was Teller no. 60.

The \$10 cash deposit and \$100 cash withdrawal were the only transactions occurring in July X2.

Review of the 08/31/X2 statement revealed the following transactions:

- \$100 cash withdrawal on 08/01/X2 – The withdrawal was made using an in-branch miscellaneous debit ticket, the transaction occurred at Branch B and the processing teller was Teller no. 60.

- \$200 cash withdrawal on 08/05/X2 – The withdrawal was made using an in-branch miscellaneous debit ticket, the transaction occurred at Branch B and the processing teller was Teller no. 60.
- \$200 cash withdrawal on 08/10/X2 – The withdrawal was made using an in-branch miscellaneous debit ticket, the transaction occurred at Branch B and the processing teller was Teller no. 60
- \$200 cash withdrawal on 08/15/X2 – The withdrawal was made using an in-branch miscellaneous debit ticket, the transaction occurred at Branch B and the processing teller was Teller no. 60
- \$350 cash withdrawal on 08/18/X2 – The withdrawal was made using an in-branch miscellaneous debit ticket, the transaction occurred at Branch B and the processing teller was Teller no. 60
- \$600 cash withdrawal on 08/24/X2 – The withdrawal was made using an in-branch miscellaneous debit ticket, the transaction occurred at Branch B and the processing teller was Teller no. 60
- \$500 cash withdrawal on 08/29/X2 – The withdrawal was made using an in-branch miscellaneous debit ticket, the transaction occurred at Branch B and the processing teller was Teller no. 60

The above seven cash withdrawals were the only transactions occurring in August X2.

Review of the 09/30/X2 statement revealed the following transactions occurred:

- \$700 cash withdrawal on 09/02/X2 – The withdrawal was made using an in-branch miscellaneous debit ticket, the transaction occurred at Branch B and the processing teller was Teller no. 60.
- \$1,430 cash withdrawal on 09/07/X2 – The withdrawal was made using an in-branch miscellaneous debit ticket, the transaction occurred at Branch B and the processing teller was Teller no. 60.
- \$1,600 cash withdrawal on 09/13/X2 – The withdrawal was made using an in-branch miscellaneous debit ticket, the transaction occurred at Branch B and the processing teller was Teller no. 60.
- \$2,370 cash withdrawal on 09/16/X2 – The withdrawal was made using an in-branch miscellaneous debit ticket, the transaction occurred at Branch B and the processing teller was Teller no. 60.
- \$2,500 cash withdrawal on 09/22/X2 – The withdrawal was made using an in-branch miscellaneous debit ticket, the transaction occurred at Branch B and the processing teller was Teller no. 60.

- \$1,600 cash withdrawal on 09/26/X2 – The withdrawal was made using an in-branch miscellaneous debit ticket, the transaction occurred at Branch B and the processing teller was Teller no. 60.
- \$3,200 cash withdrawal on 09/30/X2 – The withdrawal was made using an in-branch miscellaneous debit ticket, the transaction occurred at Branch B and the processing teller was Teller no. 60.

The seven withdrawals were the only transactions occurring in September X2.