

QUESTIONS

- Which of the following gifts would be an exception to the Bank Bribery Act's prohibitions?
 - ☒ A. An expensive birthday present from a cousin
 - ☐ B. A \$100 bill from a consumer to speed the opening of an account
 - ☐ C. An all-expense paid weekend at a local resort to encourage the granting of a small business loan
- An institution's code of conduct should require that employees disclose potential conflicts of interest arising from situations
 - ☐ A. they've heard others have been in.
 - ☒ B. they may inadvertently find themselves in.
 - ☐ C. they plan to avoid at all costs.
- Which of the following gifts would be prohibited under the Bank Bribery Act?
 - ☐ A. Volunteer of the Year Award to a bank manager from a local civic club
 - ☐ B. A free lunch courtesy of the Junior Chamber of Commerce at its monthly meeting
 - ☒ C. Tickets to a year-end conference basketball game in exchange for a favorable interest rate on a big loan
- In order to prosecute a bank employee under the Bank Bribery Act, one of the things that must be proven is that she knew she was
 - ☐ A. receiving a gift.
 - ☒ B. being influenced or rewarded.
 - ☐ C. unusually fortunate.
- Federal regulators say that institutions should _____ the written reports they receive from employees regarding their receipt of prohibited gifts.
 - ☐ A. publish on their websites
 - ☒ B. keep on file
 - ☐ C. send to the Financial Crimes Enforcement Network (FinCEN) copies of

6. The Bank Bribery Act requires the filing of a Suspicious Activity Report whenever you suspect a violation of the Act. A SAR must be filed within _____ of discovering suspected violation.
- ☐ A. 10 business days
 - ☒ B. 30 calendar days
 - ☐ C. 45 calendar days
7. The government acknowledges that gifts and entertainment may have more to do with _____ than with bank business.
- ☒ A. spiritual and metaphysical connections
 - ☐ B. social and family ties
 - ☐ C. racial and ethnic loyalties

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- ☐ A. spiritual and metaphysical connections
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8. A person convicted of bribery under the Bank Bribery Act could be imprisoned for up to _____ years.
- ☒ A. 30
 - ☐ B. 20
 - ☐ C. 15
9. If a bank employee receives something of value beyond what is allowed by the bank's code of conduct, he should disclose that fact
- ☒ A. to a designated officer.
 - ☐ B. to coworkers, just to make sure there is no jealousy.
 - ☐ C. to the architect of the Bank Bribery Act.

10. Under the Bank Bribery Act, one of the things that must be proven about a person who offers or pays for a bribe is that something of value was _____ corruptly offered or given.
- ☒ A. knowingly, willfully and
 - ☐ B. innocently, inadvertently but nonetheless
 - ☐ C. openly, proudly and