

| | |
|-------------------------|-------------------|
| Date: | 01/29/2012 |
| State: | Escalated |
| Customer ID: | 453568000 |
| Customer's Name: | JT MOTORS |
| Account: | 362383000 |
| Analyst: | Kate Tafe |
| Alert ID | 23173 |

Comment [1]: Concise table summarizes key data, in particular the date the alert was generated, when the review was completed and the decision of the analyst.

INTRODUCTION:

Alert Advisor generated an alert on account 362383000 for cash transactions conducted during the month of December 2011, soon after the account was opened.

Comment [2]: Clearly state the source and reason for the alert.

ALERTED TRANSACTION(S):

| Account | Type | Date | Amount | Description |
|-----------|------|------------|-------------|-------------|
| 362383000 | CASH | 12/01/2011 | \$3,500.00 | Cash Check |
| 362383000 | CASH | 12/01/2011 | \$3,200.00 | Cash Check |
| 362383000 | CASH | 12/01/2011 | \$3,200.00 | Cash Check |
| 362383000 | CASH | 12/02/2011 | \$3,400.00 | Cash Check |
| 362383000 | CASH | 12/05/2011 | \$5,500.00 | Cash Check |
| 362383000 | CASH | 12/05/2011 | \$3,100.00 | Cash Ceck |
| Totals | 6 | | \$21,900.00 | |

Comment [3]: Present the transactions that caused the alert (if too many to list, then present a sample summary).

CUSTOMER BACKGROUND:

Account 362383000, in the name of JT Motors was opened on 11/25/11 at branch #32, Pikesville Pike, Anytown, PA. Robert Johnson is listed as the sole signor on the account. There are no other accounts under the name of Robert Johnson or JT Motors at ABCD bank. According to account opening CDD information, JT Motors is an auto repair shop. On 12/22/11 Robert Johnson closed Account 362383000. The remaining funds in the account (\$563) were provided to Johnson by way of a cashiers check.

Comment [4]: Describe extent of relationship with bank, CDD information, business location, information when accounts were open, how many opened, who is an authorized signer.

HISTORIC REVIEW OF TRANSACTIONS/RELATED ACCOUNTS/PREVIOUS ALERTS GENERATED:

Account 362383000 was reviewed for the time period of 11/25/2011 (the date the account was opened) through 12/22/2011 (the date the account was closed). The account was initially funded with a \$25,000 cashiers check made payable to JT Motors issued by XYZ Bank.

Comment [5]: State the time period that the analyst reviewed. In this case a month before the alerted transactions and the month after.

Each of the six transaction in question were checks written to a "Benita Johnson" and were cashed at Branch #32 on three separate days, and on two of those days (12/1/11 and 12/5/11) multiple checks were cashed at different times of the day.

Comment [6]: Describe the unusual activity that is the focus of this analysis.

There have been no SARs and since the account was opened and there were no CTRs filed.

Comment [7]: Provide alert and case and CTR history for context.

CONCLUSION:

Tier I is escalating this activity to Tier II Investigation. The review determined that the account activity appears unusual. Specifically, a new account opened with a cashiers check followed soon after by checks cashed in similar amounts payable to an individual with the same last name as the account signor over a short period of time and on two instances multiple times in the same day.

Comment [8]: Succinct statement of decision to escalate and the reason why.

QC COMMENTS:

06/05/2012 Ghaga QC Approved