

**\*\* Confidential – Internal Bank Use Only \*\***

Consumer Customer Risk Assessment \_\_\_\_\_

CIF Numbers \_\_\_\_\_

<b>Risk Factors</b>	<b>High Risk = 3</b>	<b>Moderate Risk = 2</b>	<b>Low Risk = 1</b>	<b>Risk Rating</b>		
1. Citizenship	Nonresident Alien or Resident Alien and a citizen of high risk area	Resident Alien and <u>not</u> a Citizen of high risk area	US Citizen			
2. US Geographical Address	Non-Local address not within the US	Non-Local address within US	Local address within our market			
3. Individual Identification	Use of non-USA identification	Use of USA secondary identification	Use of USA primary identification			
4. Occupation	Employed internationally or employment unknown	Self-employed, not employed locally or retired from high risk industry	Employed locally or Retired from industry not considered high risk or Unemployed			
5. Account Opening Method	Account owners opened accounts not in person	Not face-to-face with all account owners	Face-to-face with all account owners			
6. High Risk Persons	Politically exposed person; Nonresident offshore investor	Professional service provider; High net worth individual	Individual with average net worth			
7. Opening Deposit, if applicable	Wire transfers, travelers checks, private money orders numbered sequentially or with unusual symbols; or sums of cash > \$10,000	Out of market cashier check, postal money order, out of market commercial or consumer check, or out of market other government check, or cash > \$5,000 and ≤ \$10,000	US Treasury check, payroll check, local other government check, local consumer check, or cash less than or equal to \$5,000			
8. Loan Characteristics, if applicable	Commercial loans that are not commensurate with income and business	Deposit secured loans or commercial loans commensurate with income and business	Consumer loans not secured by deposits			
9. Length of Relationship	No prior relationship	Existing customer with relationship < 1 year	Existing customer with relationship > 1 year			
10. List the risk factor of each service used by the consumer customer in the space provided below. Total the service factors and note the sum in the far right column titled "Risk Rating." Expect this section to be updated as the life cycle continues.						
<table border="0" style="width:100%"> <tr> <td style="width:50%">                     Currency deposits or withdrawals = 1                      Check deposits = 1                      US currency exchanges = 2                      International currency exchanges = 3                      US wire transfers = 2                      International wire transfers = 3                      Receipt of ACH transactions = 1                      Receipt of IAT ACH transactions = 1                 </td> <td style="width:50%">                     Safe deposit box = 1                      Origination of ACH transactions = 2                      Internet banking services = 3                      Remote deposit capture = 3                      Frequent purchase of official checks, travelers checks or other negotiable instruments = 2                      Other, please describe and rate 1, 2 or 3 appropriately:                      _____                 </td> </tr> </table>					Currency deposits or withdrawals = 1 Check deposits = 1 US currency exchanges = 2 International currency exchanges = 3 US wire transfers = 2 International wire transfers = 3 Receipt of ACH transactions = 1 Receipt of IAT ACH transactions = 1	Safe deposit box = 1 Origination of ACH transactions = 2 Internet banking services = 3 Remote deposit capture = 3 Frequent purchase of official checks, travelers checks or other negotiable instruments = 2 Other, please describe and rate 1, 2 or 3 appropriately: _____
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<b>RISK RATING TOTAL</b>						
<b>Low Risk – 16 or less      Moderate Risk = 17 to 26      High Risk = 27 or higher</b>						

Completed by \_\_\_\_\_

Date \_\_\_\_\_

Approved by \_\_\_\_\_

Date \_\_\_\_\_