

MONEY SERVICES BUSINESS (MSB) QUESTIONNAIRE

1. Full Legal Name: _____
2. Trade Name or DBA: _____
3. Business Type (Circle one): Corporation, Sole Proprietorship, Partnership, LLC, LLP, or Other (explain):

Account Info: Account # _____ Account Type _____
 Account # _____ Account Type _____
 Account # _____ Account Type _____

4. Principals or Owners of the Entity, including any Beneficial Owners. Beneficial Owner means an individual who has a level of control over, or entitlement to, the funds or assets in the account that, as a practical matter, enables the individual, directly or indirectly, to control, manage or direct the account. Include each of the individual(s) who, directly or indirectly, through any contract, arrangement, understanding, relationship, intermediary, tiered entity, or otherwise, owns more than 25 % of this entity. If no one individual owns more than 25%, identify the individual(s) with greater ownership and/or responsibility than any other individuals for managing or directing the regular affairs of the entity. Attach additional sheets if necessary.

5. How long have you or the beneficial owners controlled or owned this business? ___ years ___ months. ___ Check if Not Applicable.

6. How long have you managed this business? _____ years _____ months _____ Check if Not Applicable.

7. What percentage of your gross revenue is derived from MSB services (for example, check cashing, selling or redeeming travelers checks, money transmission)? _____

8. List each of your owned business locations below. Attach additional sheets if necessary.

9. Do you have any Automated Teller Machines (ATMs) installed at any of your business locations? Yes No

If Yes, how many _____? Provide the **physical** location of each machine, using additional pages if necessary.

Complete the Privately Owned ATM Questionnaire if any ATMs are installed at any of your business locations.

1. _____	2. _____	3. _____
Monthly # of withdrawals for each machine	1. _____ 2. _____ 3. _____	
Monthly \$\$ withdrawal amount for each ATM	1. _____ 2. _____ 3. _____	
Average withdrawal amount for each machine	1. _____ 2. _____ 3. _____	
Source of cash replenishment for each ATM	1. _____ 2. _____ 3. _____	

such as from normal business, other ATM vendor, etc.

10. Describe your USA market area and customer base. Check all that apply.

<input type="checkbox"/> Local county residents	<input type="checkbox"/> Local statewide residents
<input type="checkbox"/> Multi-state area residents	<input type="checkbox"/> USA citizens

 International customers, regardless of citizenship. If checked, please describe your primary target market and any other customer groups to whom you market your services.

11. List each agent or franchise that provides MSB services under an agreement with your firm. Attach additional sheets if necessary. _____

12. What types of state business licenses do you hold? Please attach copies of the licenses to this questionnaire.

- | | |
|---|---|
| <input type="checkbox"/> General business license | <input type="checkbox"/> Special purpose business license |
| <input type="checkbox"/> Check Cashing business license | <input type="checkbox"/> Money Transmitter business license |
| <input type="checkbox"/> Other business license _____ | |

Indicate the expiration dates of the appropriate licenses by state.

State _____	License Type _____	Expiration Date _____
State _____	License Type _____	Expiration Date _____
State _____	License Type _____	Expiration Date _____

13. Determine whether your Business is a Money Service Business (MSB). Please check all of the services you provide below. Select the correct answer in each column for the row in which a service your business provides is listed. If you have checked “No” for any of the answers below, you are generally required to register as an MSB with FinCEN within 180 days of providing those services. Refer to the MSB Fact Sheet included in your packet or on the www.fincen.gov/financial_institutions/msb/ website for further details. Please identify each of the services you provide below and estimate the percentage of MSB services revenue you earn from each of the categories of MSB money services. Attach copies of any brochures, fee schedules or other marketing materials describing your products and services. Dollar thresholds below include the amount of the funds transferred or exchanged plus any fees you charge for providing the service. “Acting as an Agent” refers to your status through a franchise agreement or service agreement to provide the products and services of another business entity (the Provider), rather than simply offering the products or services on your own. You are generally contractually required to follow the Provider’s operating policies and procedures.

Description	Daily Limit	Agent	Revenue Percentage
a. Dealer in foreign exchange? (<i>Defined to be the individual or entity that accepts the currency or other monetary instruments, funds or other monetary instruments denominated in the currency, of one or more countries in exchange for the currency, or other monetary instruments, funds or other instruments denominated in the currency of one or more other countries</i>)	Daily limit of \$1,000 per customer? <input type="checkbox"/> Yes <input type="checkbox"/> No, limit of \$ _____ <input type="checkbox"/> Don't provide.	Acting as an agent of another? <input type="checkbox"/> No, acting on own behalf. <input type="checkbox"/> Yes, acting as an agent of _____	
b. Cash checks for individual consumer customers? (Note: This does not include an entity that redeems its own checks, holds a customer’s check as collateral for repayment by the customer of a loan, or that cashes checks for a customer otherwise buying goods and services, etc.) Indicate the types of checks cashed below, and the amount of a fee assessed for check cashing. \$ _____ fee or _____ % fee <input type="checkbox"/> US Federal, State or local government checks <input type="checkbox"/> Preprinted in-state payroll checks <input type="checkbox"/> Any consumer or business third party checks <input type="checkbox"/> International checks of any type <input type="checkbox"/> Other, please specify: _____	Daily limit of \$1,000 per customer? <input type="checkbox"/> Yes <input type="checkbox"/> No, limit of \$ _____ <input type="checkbox"/> Don't provide.	Acting as an agent of another? <input type="checkbox"/> No, acting on own behalf. <input type="checkbox"/> Yes, acting as an agent of _____	
c. Issuer or seller of travelers checks, money orders or other negotiable instruments?	Daily limit of \$1,000 per customer? <input type="checkbox"/> Yes <input type="checkbox"/> No, limit of \$ _____ <input type="checkbox"/> Don't provide.	Acting as an agent of another? <input type="checkbox"/> No, acting on own behalf. <input type="checkbox"/> Yes, acting as an agent of _____	
d. Provider or seller of Prepaid Access Open System stored value without international access? Prepaid Access has been defined very broadly to mean “access to funds or the value of funds that have been paid in advance and can be retrieved or transferred at a future date through an electronic device or vehicle, such as a card, code, electronic serial number, mobile identification or cell number or personal identification number. Open system stored value is funds accessible by a type of prepaid access device that can be used at any accepting retail location. Generally, open loop cards are branded network cards, such as VISA, MasterCard, American Express and Discover.	Daily limit of \$1,000 per customer? <input type="checkbox"/> Yes <input type="checkbox"/> No, limit of \$ _____ <input type="checkbox"/> Don't provide.	Acting as an agent of another? <input type="checkbox"/> No, acting on own behalf. <input type="checkbox"/> Yes, acting as an agent of _____	
e. Provider or seller of any of the following Prepaid Access Open System stored value in any amount? Check all that apply below. <input type="checkbox"/> Open loop stored value with international capability <input type="checkbox"/> Open loop stored value with Person-to-Person (P2P) capability through mobile phones, Internet transfers or other channels <input type="checkbox"/> Open loop with the ability to reload the amount of stored value from anything other than a deposit account (includes buying more stored value using cash, credit cards, other monetary instruments, etc. rather than withdrawals from deposit accounts at financial institutions). Specify brands: _____	No dollar threshold. Any activity amount qualifies you as an MSB.	Acting as an agent of another? <input type="checkbox"/> No, acting on own behalf. <input type="checkbox"/> Yes, acting as an agent of _____	
f. Provider or seller of Prepaid Access Closed System stored value? See Prepaid Access definition in Item d above. Closed system stored value is funds that can only be used within a confined group of merchants, such as a mall-wide gift card or store specific prepaid access funds account valid only at the stores located within that particular mall facility or merchant family.	Daily limit of \$2,000 per customer? <input type="checkbox"/> Yes <input type="checkbox"/> No, limit of \$ _____ <input type="checkbox"/> Don't provide.	Acting as an agent of another? <input type="checkbox"/> No, acting on own behalf. <input type="checkbox"/> Yes, acting as an agent of _____	
g. Domestic money transmitter? Money transmitter services occur when a person engages as a business in the transfer of funds through a financial institution. Generally, the acceptance and transmission of funds as an integral part of a transaction (for example, in connection with a sale of goods or services), will not cause you to be a money transmitter.	No dollar threshold. Any activity amount qualifies you as an MSB.	Acting as an agent of another? <input type="checkbox"/> No, acting on own behalf. <input type="checkbox"/> Yes, acting as an agent of _____ <input type="checkbox"/> Don't provide.	
h. International money transmitter? Money transmitter services occur when a person engages as a business in the transfer of funds through a financial institution. Generally, the acceptance and transmission of funds as an integral part of a transaction (for example, in connection with a sale of goods or services), will not cause you to be a money transmitter.	No dollar threshold. Any activity amount qualifies you as an MSB.	Acting as an agent of another? <input type="checkbox"/> No, acting on own behalf. <input type="checkbox"/> Yes, acting as an agent of _____ <input type="checkbox"/> Don't provide.	
		Total MSB Revenue	100%

14. What types of banking services do you expect to use at our financial institution on a **monthly** basis?

- Currency deposits or withdrawals, other than for funding ATMs Number _____ Average Amount _____
- Withdrawal of cash to fund ATMs Number _____ Average Amount _____
- Check deposits Number _____ Average Amount _____
- US currency exchanges Number _____ Average Amount _____
- Foreign currency exchanges Number _____ Average Amount _____
- Domestic wire services Number _____ Average Amount _____
- International wire services Number _____ Average Amount _____
- Receipt of ACH transactions Number _____ Average Amount _____
- Receipt of IAT ACH transactions Number _____ Average Amount _____
- Origination of ACH transactions Number _____ Average Amount _____
- Internet banking services Number _____ Average Amount _____
- Remote Deposit Capture (RDC) services Number _____ Average Amount _____
- Purchase of official checks, travelers checks or other negotiable items Number _____ Average Amount _____
- Please describe other services not listed here:

15. Which branches do you intend to use in the conduct of your business?

16. If you have checked “No” for any of the answers to the money service questions on page 2, you are generally required to register as a MSB with FinCEN within 180 days of providing those services. Refer to the MSB Fact Sheet included in your packet and also available on the www.fincen.gov/financial_institutions/msb/ website for further details to determine if you must register. Electronic registration is mandatory effective July 1, 2012. If you registered, or renewed your registration, provide a printed copy of the registration confirmation from FinCEN's MSB Registration Website. If no copy is attached, explain why not:

17. Provide a copy of your current Bank Secrecy Act and Anti-Money Laundering policy and procedures, including name and contact information of your BSA Officer _____

Business Representative Completing the Questionnaire:

Print Name Title

Business Representative Signature Date

Bank Representative Receiving the Questionnaire:

Print Name Title

Bank Representative Signature Date