



Bank Teller Compliance Training Sample

Issues

The Bank Secrecy Act.

After re-counting cash for a customer three times, you confirm that he has counted his deposit incorrectly. You inform him that he actually has \$10,200 to deposit. Upon hearing this, he requests that you only deposit, \$9,200. Do you follow his request and what do you do after he leaves?

Sample
Game
Cards

(smaller than
the Actual
3 1/8" by
2 1/4" size)

Money Laundering.

What are the three stages involved in the money laundering process?

Reg. CC, Availability of Funds.

Which, if any, government checks may not have their funds available the next business day?

Check Kiting.

A customer making frequent requests for account balances is a "red-flag" for check kiting. If 1 is of little concern and 5 is a kiting certainty, how do you rate this as a "red-flag" and why?

Reg. P, A Few Privacy Issues.

An elderly woman is requesting that you write down all of her account numbers on an index card for her. As you confirm her identity, she comments that "her new investment advisor sure has some odd requirements." What do you do?

Reg. DD, Truth in Savings.

A customer with a Certificate of Deposit wants to know why she has never received a statement showing her accumulated balance. How do you respond to her request?

Reg. E, Electronic Funds Transfers.

Regulation E covers the transferring of funds electronically. Are both credit and debit card uses covered by Reg. E and if not, what is the difference?

A Supplement for Supervisors.

An observant teller makes you aware of a check that raises your suspicions. You decide that the funds will be unavailable for an extra five business days. How long will you have to keep this decision on file, and what must be included?