



Credit Union Teller Compliance Training Sample

Issues

The Bank Secrecy Act.

You are taking a cash deposit from a person when you note this person has made two large deposits per day for the past two weeks. Each deposit is below the BSA threshold. What do you say, and to whom?

Sample
Game
Cards

(Shown
smaller than
Actual size)

Knowing the Limits.

What would an employee have to do to be guilty of "Willful Blindness"?

Reg. CC, Availability of Funds.

Does a check need to come from within the same city to be considered "local?" Why or why not?

Check Kiting.

A member with frequent daily negative ending balances and overdrafts that eventually clear 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?"

A Few GLB Privacy Issues.

A man claims to be the brother of a member. He tells you his brother is in the hospital and he needs to get his brother's checking account balance for him. He admits that he cannot sign on his brother's account. What do you say to this man?

Savings Disclosures.

Where are our Truth in Savings disclosures posted, and is this an appropriate area for our members?

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?