



**SUPPLEMENTAL UNDERWRITING QUESTIONNAIRE  
FINANCIAL INSTITUTION BOND**

**COMPLETE THE FOLLOWING IF APPLYING FOR A FINANCIAL INSTITUTION BOND**

<b>Physical Security</b>	Yes	No
1. What is the maximum amount of cash in an individual teller's station?		
2. Is individual teller's cash divided between two drawers? If Yes: a. amount in top drawer _____ b. amount in lower drawer _____		
3. What is the maximum amount of cash on premises?		
4. How is excess cash (vault cash) secured during business hours?		
5. What is the maximum amount of cash transported by: a. armored carrier _____ b. designated messenger _____ c. employee(s) _____		
6. Is the bank currently providing or considering transporting cash and/or securities for customers? If Yes, provide details.		
7. What is the amount of indemnity provided to you by your armored carrier?		
8. Are surveillance cameras positioned on all corridors, offices, entrances, exits, ATM's teller stations, safe and/or vault areas and drive through lanes?		
9. Does the bank have a silent robbery alarm system?		
10. Are there formal, written opening and closing procedures?		
11. Do bank personnel regularly receive robbery training?		

<b>Teller Operations</b>	Yes	No
1. Are there surprise counts of tellers' cash and vault cash?		
2. Are tellers' cash drawers under the exclusive control of one employee?		
3. Is vault cash under the exclusive control of one employee?		
4. Are tellers trained on how to detect check kiting?		
5. Do tellers regularly receive check fraud and forgery training?		
6. Does the data processing system prohibit employees from posting transactions to their own accounts?		
7. Is there a written check cashing policy? If Yes, does it: a. establish individual teller check cashing authority? b. address check holds? c. address cashing checks for non-customers?		
8. Do tellers contact businesses to verify the authenticity of large checks presented for deposit or payment?		

<b>Funds Transfer</b>	Yes	No
1. Are there written agreements/disclosures with all customers requesting wire transfers?		
2. Is identification required for all funds transfer requests including phone, fax, mail and other electronic means or devices?		
3. Are callbacks required for all phone, fax, mail and other electronic secured devices?		
4. Does a person other than the person receiving the funds transfer request perform the callback?		
5. Who reconciles all funds transfers?  How often?		

<b>New Account Procedures</b>	Yes	No
1. Are there written, new account procedures?		
2. Does the bank utilize any identity verification authentication services or tools?		
3. Are ChexSystems and/or credit reports pulled on all new customers?		
4. Are extended check holds placed on new accounts?		
5. Does the bank allow customers to open new accounts electronically (on-line)? If Yes, do customers fund the new account with a credit or debit card or by transferring funds electronically?		

<b>Data Processing</b>	Yes	No
1. Are access levels assigned by job function?		
2. Are supervisory overrides required for critical transactions?		
3. Does data processing system generate the following reports: a. non-financial/maintenance transactions? b. check kiting? c. dormant/inactive accounts?		
4. Does every employee have their own user ID (no shared access)?		
5. Are passwords required for each user ID?		
6. Are passwords set to expire at least every 60 days?		
7. Is the ID locked out after 3 unsuccessful attempts?		
8. Are access violations reported and reviewed by someone in a senior management capacity?		
9. Is there any dial-up or remote access to the system? If Yes, is such access protected with passwords or dial-backs?		
10. Is the network protected by an intrusion detection system?		
11. Is the system protected by a virus scanning system?		
12. Is the system protected by automatic vulnerability assessments?		
13. Does the home banking/audio response system block access after 3 failed attempts?		
14. Does the bank validate on-line requests for large check withdrawals by direct contact with depositors?		

