***NOTICE****: The following has been provided by WBA committee and section volunteers for use by member banks.
It should be reviewed and revised as appropriate to the user-bank’s own policies, procedures, and practices.*

**EXERCISE**

This exercise will give you the opportunity to practice identifying specific situations that expose high risk situations.

To complete, read each scenario below and decide if it is a high or low risk transaction or situation. Place a check mark in the appropriate box for each scenario. Answer these questions from your own perspective as a teller. When you are finished check your answers with the answer key; you will be using this exercise in the Skill Check.

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| **High Risk** | **Low Risk** | **Scenario** |
|  |  | An unfamiliar non-customer comes to your teller window to cash a $500.00 check from his grandmother. The signatures on the check to the signature card do not match up. The non-customer tells you he is in a rush and questions your ability to do your job. |
|  |  | It is a busy Friday afternoon, you notice an unfamiliar person enter the bank. They are observing the bank lobby very closely and leave without conducting any business. |
|  |  | Your regular Fed Ex delivery driver brings in a package from Office Depot. |
|  |  | A non-customer would like to cash their payroll check drawn on one of your business customer’s account. You compare the check style and signature, they match.  |
|  |  | You take a different route home from work every day, but you notice the same red car following each night. |
|  |  | Your customer would like a cashier’s check for $10,000.00 made out to a local car dealership. |
|  |  | An unexpected repair man shows up at your house to do a “check up” on your furnace. |
|  |  | You are asked to share your half of the night drop combination with an employee who has the other half of the combination. |
| **High Risk** | **Low Risk** | **Scenario** |
|  |  | An individual walks into your branch and places an unaddressed package in an unattended teller window. |
|  |  | A customer calls to verify if a check has cleared their account. They are able to answer all the security questions. |
|  |  | As you put in your combination to the vault, you notice your coworker fixating on your every move. |
|  |  | Your elderly customer would like to withdraw a large amount of cash, a transaction that is out of the ordinary for them. They tell you they received a letter in the mail stating they won the lottery, but they need to send in $3,000.00 for fees before they can get their prize money. |
|  |  | Someone enters the lobby wearing a ski mask in August. |
|  |  | One of your regular customers comes in to withdraw $7,000.00 from their account. They do this type of transaction on a regular basis. |
|  |  | You receive a phone call from one of your regular customers, but you don’t recognize the voice on the phone. |