



# CRCM<sup>Q&As</sup>

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### QUESTION 1

In which of the following circumstances is it LEAST appropriate for a bank to file a SAR regarding Internet activity?

- A. Bank determines that one of its customers is the victim of identity theft
- B. Bank becomes aware of identity theft of its domain name (i.e., another entity selects a name similar to the bank's in order to confuse customers and obtain confidential financial information)
- C. Bank discovers that someone has hacked into its data system in order to obtain confidential customer data
- D. Bank determines through its transaction-monitoring program that a customer is making electronic transfers between his own checking and savings accounts that are just below the \$10,000 reporting level

Correct Answer: D

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### QUESTION 2

Which of the following is/are included in the persons covered under Fedwire transfer coverage?

- A. Reserve Banks sending or receiving payment orders
- B. Senders of payments to a Reserve Bank
- C. Banks receiving payments from a Reserve Bank
- D. None of these

Correct Answer: ABC

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### QUESTION 3

Williams National Bank has its home office in New York State; however, it has branches in Nebraska. The federal banking agencies most recent host state loan-to-deposit publication lists the loan-to-deposit ratio for Nebraska as 78 percent. For Williams Bank to pass the loan-to-deposit screen of the Reigle-Neal Act, what must its loan-to-deposit ratio be for Nebraska?

- A. At least 78 percent
- B. At least 50 percent
- C. At least 39 percent
- D. At least 25 percent

Correct Answer: C

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#### QUESTION 4

It is an instrument or promise or order to pay money (whether negotiable or non negotiable) sent by a sender and payable in a Federal Reserve District or sent to and collectible in funds acceptable to a Reserve Bank. An electronic image of an this document together with electronic information describing that item in an approved format will be considered a valid instrument.

- A. Item
- B. Debt collection form
- C. Validation form
- D. Correspondent check

Correct Answer: A

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#### QUESTION 5

Any of the following foreign correspondents for which the Federal Reserve maintains an account EXCEPT:

- A. A foreign bank
- B. A foreign banker's Lessee
- C. A foreign state
- D. A foreign correspondent or agency

Correct Answer: B

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