



Recommend lowering parameters to 3 Official Checks exceeding \$8,000. If changes were accepted, another 2% of official checks would be captured in this alert scenario.

Rule Name	Additional Details/Parameter Settings
RepPersChks	10 Personal Checks exceeding \$5,000. Runs weekly.

The rule is designed to flag accounts that have 10 or more personal check transactions of at least \$5,000 each within 7 days.

The analysis included in this document is based on the population of transactions with a "bookdate" between 3/1/2011 and 3/31/2011.

Total number of personal checks for this period: 77,843.

In 1Q 2012, about 9% or, 7,078 of 77,843 personal checks were captured in a repetitive alert.

Week	Total # accounts with per chk	# accounts with 1 chk	% of accounts with 1 chk	# accounts with 2 chk	% of accounts with 1-2 chks	Week	Avg. Ck per account		Avg. Ck per account (excl. accounts with only 1 ck)		avg/trx
							Vol	Amt	Vol	Amt	
1	1141	379	33%	189	50%	1	5.429447853	\$ 36,740.92	9.490401396	\$ 58,352.13	\$ 6,148.54
2	1022	338	33%	190	52%	2	4.623287671	\$ 29,234.83	8.111336032	\$ 45,174.42	\$ 5,569.29
3	1070	359	34%	190	51%	3	5.093457944	\$ 44,470.36	9.042226488	\$ 79,566.32	\$ 8,799.42
4	1102	382	35%	198	53%	4	5.494555354	\$ 46,488.17	12.34760705	\$ 74,264.20	\$ 6,014.46
5	1064	385	36%	197	55%	5	5.160714286	\$ 41,039.41	9.77593361	\$ 62,202.42	\$ 6,362.81
6	1103	347	31%	214	51%	6	8.728921124	\$ 99,279.85	16.33394834	\$ 192,567.77	\$ 11,789.42
7	974	339	35%	162	51%	7	5.998973306	\$ 47,113.13	10.97245763	\$ 75,611.29	\$ 6,891.01
8	971	373	38%	147	54%	8	6.391349125	\$ 32,215.24	12.28159645	\$ 54,404.31	\$ 4,429.74
9	970	351	36%	188	56%	9	5.03814433	\$ 39,274.89	9.651972158	\$ 66,166.63	\$ 6,855.24
10	1127	362	32%	213	51%	10	5.536823425	\$ 23,848.37	9.876811594	\$ 39,675.31	\$ 4,017.02
11	1011	362	36%	167	52%	11	6.191889219	\$ 34,958.24	11.54356846	\$ 62,123.00	\$ 5,381.61
12	1068	378	35%	182	52%	12	5.15917603	\$ 26,754.91	9.385826772	\$ 48,397.85	\$ 5,156.48
13	993	313	32%	200	52%	13	5.390735146	\$ 26,905.98	9.666666667	\$ 41,017.02	\$ 4,243.14
average	1047.384615	359.0769231	0.3433797	187.4615	0.522264	average	5.710574986	\$ 40,640.33	10.65233482	\$ 69,194.05	\$ 6,281.40

On average, personal checks are issued from about 1,047 Private Bank accounts every week. A little more than one third of those accounts (~359) issued only 1 check per week, and over 50% of accounts only issue 1-2 checks per week.

The average check amount is \$7,149.80. About half of the checks are for amounts less than \$500 and more than 80% are less than \$5,000. However, accounts with repetitive check activity (issuing more than 2 checks per week) average about 10 checks per week with the average check amount being \$6,200.

RECOMMENDATION

No changes recommended. Current parameters are sufficient.

Rule Name	Additional Details/Parameter Settings
RepPreDebit	5 Pre-authorized debits exceeding \$5,000. Runs weekly.

The rule is designed to flag accounts that have 5 or more pre-authorized debit transactions of at least \$5,000 each within 7 days.