



About 169 Private Bank accounts have ATM withdrawals every week. More than 58% (~98) of those accounts have only 1 ATM withdrawal per week.

The average PWM account with ATM transactions has 2 ATM transactions per week and the average size of the transaction is \$344.80 (\$712.16/2).

**RECOMMENDATION**

No changes recommended. Current parameters are sufficient.

Rule Name	Additional Details/Parameter Settings
RepOffChks	5 Official Checks exceeding \$13,000. Runs weekly.

The rule is designed to flag accounts that have 5 or more official check transactions of at least \$13,000 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 official checks for this period: 5,055.

In 1Q 2012, about 3% or, 132 of 5,055 official checks were captured in a repetitive alert.

Week	Total # accounts with off chk	# accounts with 1 off chk	% of accounts with 1 off chk	avg # of w/d		Week	Avg. Off Ck per account		Avg. Off Ck per account (excl. accounts with only 1 ck)		avg trx amt
							Vol	Amt	Vol	Amt	
1	353	240	68%	1.55		1	1.55240793	\$ 12,742.28	2.725663717	\$ 25,126.04	\$ 9,218.32
2	262	179	68%	1.54		2	1.54198473	\$ 15,062.66	2.710843373	\$ 31,774.69	\$ 11,721.33
3	215	161	75%	1.79		3	1.79069767	\$ 13,522.39	4.148148148	\$ 21,854.43	\$ 5,268.48
4	190	150	79%	1.46		4	1.46842105	\$ 154,056.68	3.225	\$ 51,424.31	\$ 15,945.52
5	255	209	82%	1.38		5	1.38823529	\$ 15,583.18	3.152173913	\$ 48,712.53	\$ 15,453.63
6	266	167	63%	1.73		6	1.73684211	\$ 7,424.05	2.97979798	\$ 10,817.98	\$ 3,630.44
7	266	219	82%	1.33		7	1.33082707	\$ 6,763.49	2.872340426	\$ 15,680.23	\$ 5,459.04
8	133	102	77%	1.67		8	1.67669173	\$ 13,426.53	3.903225806	\$ 32,237.29	\$ 8,259.14
9	263	202	77%	1.56		9	1.56653992	\$ 7,286.54	3.442622951	\$ 14,248.33	\$ 4,138.80
10	246	126	51%	2.01		10	2.01626016	\$ 25,594.41	3.083333333	\$ 41,642.75	\$ 13,505.76
11	270	219	81%	1.4		11	1.4	\$ 6,415.47	3.117647059	\$ 16,620.91	\$ 5,331.24
12	207	159	77%	1.53		12	1.53140097	\$ 13,870.02	3.291666667	\$ 31,169.00	\$ 9,469.06
13	278	208	75%	1.59		13	1.59352518	\$ 9,801.68	3.357142857	\$ 24,757.45	\$ 7,374.56
average	246.46154	180.07692	73%	1.58		Average	1.58414106	\$ 23,196.10	3.231508172	\$ 28,158.92	\$ 8,828.87

On average, official checks are issued from about 246 Private Bank accounts every week. About 73% (~180) of those accounts issue only 1 official check per week.

About 11% of all official checks in 1Q 2012 are less than \$13,000. The average PWM account with official checks has 2 of these transactions per week and the average size of the transaction is \$11,598.05 (\$23,196.10/2).

**RECOMMENDATION**