BSA/AML red flags

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Reader group: All staff (owned by Compliance)
In a live knowledge base, only signed-in Featherstone employees would see this page. It's public in this demo so you can explore.

Everyone at Featherstone helps protect our members and our community from financial crime. You don't need to be sure something is wrong. If it seems unusual, report it.

Red flags

- Cash deposits kept just under $10,000, or split across branches or days
- A member who asks how to avoid a CTR, or changes a transaction after hearing about one
- Activity that doesn't fit what we know about the member's job or business
- Money moving in and out quickly, especially to or from many people
- Reluctance to show ID, or ID that doesn't look right
- An older member making unusual withdrawals with someone else directing them

How to report

1. Complete an **Unusual activity referral** in the compliance portal the same day.
2. Describe what you saw, the amounts and dates, and why it seemed unusual.
3. Don't investigate further on your own.

Never tell a member that a report is being considered or filed. Suspicious Activity Reports are confidential by law.

What the compliance team does

The BSA officer reviews every referral. When a Suspicious Activity Report is required (generally for suspicious transactions of $5,000 or more), it's filed within 30 calendar days of detection, or up to 60 days if more time is needed to identify a suspect.