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## **HB 1238 – Suggested Bank Forms & Templates**

### **Suggested Use Notice**

*These sample forms and templates are provided for general informational and operational guidance related to South Dakota HB 1238. Financial institutions may adapt, modify, expand, or combine these materials as appropriate for their institution's size, structure, staffing, products, services, and internal procedures.*

*These materials are not intended to establish mandatory policies, operational requirements, or legal advice. Member banks should consult with legal counsel and compliance professionals regarding implementation of HB 1238 within their institution.*



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## INCIDENT REPORT FORM

### Suspected Financial Exploitation

#### Customer Information

- Customer Name: \_\_\_\_\_
  - Account Number(s): \_\_\_\_\_
  - Date of Birth: \_\_\_\_\_
  - Customer Type:
    - Consenting Adult (opt-in)
    - Senior Adult (65+)
    - Vulnerable Adult
  - Branch Location: \_\_\_\_\_
- 

#### Employee Information

- Employee Name: \_\_\_\_\_
  - Title/Department: \_\_\_\_\_
  - Date/Time of Incident: \_\_\_\_\_
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#### Description of Suspicious Activity

Describe the activity, transaction, or behavior that caused concern:



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### **Type of Suspicious Activity**

Check all that apply:

- Unusual wire transfer
- Large cash withdrawal
- Suspicious ACH activity
- Sudden beneficiary change
- New joint owner added
- Power of attorney concern
- Customer appeared confused/coerced
- Third party exerting pressure
- Romance scam indicators
- Lottery/sweepstakes scam
- Cryptocurrency-related fraud
- Elder exploitation by family/caregiver
- Other:

### **Transaction Details**

- Transaction Amount: \_\_\_\_\_
- Destination/Recipient: \_\_\_\_\_



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- Requested Method:

- Wire
- Cash
- Cashier's Check
- ACH
- Internal Transfer
- Other: \_\_\_\_\_

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### Action Taken

Check all that apply:

- Transaction delayed
- Transaction refused
- Escalated to supervisor
- Fraud/BSA notified
- Compliance notified
- Trusted contact notified
- Law enforcement contacted
- APS contacted
- No action taken
- Other:



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## Reason for Action Taken

## Management Review

- Reviewed By: \_\_\_\_\_
- Date Reviewed: \_\_\_\_\_
- Final Determination:
  - Fraud likely
  - Fraud unlikely
  - Continue monitoring
  - SAR considered/filed
  - Other:

Signature: \_\_\_\_\_