

DEPOSIT ACCOUNTS
Internal Control Questionnaire

	Yes	No	N/A	
1. Are demand deposit personnel prohibited from <u>acting</u> as relief tellers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
2. Are deposit tickets and cancelled checks <u>filed</u> in locking cabinets or vaults not accessible to tellers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
3. Is a daily listing of closed accounts prepared and submitted to bank management?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
4. Are listings mentioned in no. 3 above checked for zero balances by someone other than tellers or deposit services personnel?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
5. Are statements of closed accounts mailed to depositors immediately following the account closing by someone other than a teller or deposit services employee?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
6. Are statements mailed or delivered to depositors monthly with the exception of depositors who have requested that their statements be received over the counter?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
7. Are over the counter statements delivered to someone other than a deposit services employee or teller for control and handling?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
8. Is written authorization on file from customers who want their statements held for pickup at the bank?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
9. Are customers required to sign for statements when picking them up?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
10. Are all not picked up over the counter statements mailed at least once each quarter?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
11. Are employee deposit accounts properly identified and reviewed periodically by an officer for unusual activity?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____

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12. Are inactive accounts properly identified?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
13. Are checking accounts reviewed regularly for the purpose of transferring accounts that have become inactive?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
14. Are new accounts opened by employees who are <u>not</u> tellers or deposit services personnel?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
15. Is a daily list of new accounts produced and <u>signature</u> cards reviewed and approved in writing by an officer?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
16. Are there proper procedures in effect for <u>stop-</u> payment orders received?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
17. Is a daily overdraft report generated?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
18. Are checks and return items promptly charged <u>to the</u> respective accounts?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
19. Is there a system in place for follow up on <u>unpaid</u> overdrafts?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
20. Are deposit system records being reconciled <u>to the</u> ledger control accounts on a daily or monthly basis?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
21. Is the reserve supply or inventory of blank <u>passbooks</u> kept under dual control?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
22. Is there a numbering scheme utilized by all <u>branches</u> for new deposits of all types?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
23. Are interest computations frequently tested <u>for</u> accuracy?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
24. Are IS department personnel prohibited from <u>initiating</u> transactions?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____

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25. Are trial balances reconciled to the general ledger periodically?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
26. Are account numbers of closed accounts cancelled and prohibited from being used again?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
27. Are signature cards stamped "CLOSED" at the time the account is closed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
28. Are all deposits and withdrawals identified by teller's initials, teller stamp, or other means?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
29. Are signatures on inactive and dormant deposit account withdrawal tickets rechecked by someone other than the teller processing the transaction?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
30. Are all deposit account withdrawal tickets cancelled at the end of the day?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
31. Is there a large withdrawal procedure or policy that requires the approval of an officer?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
32. Are signatures on large withdrawals verified by an Officer?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
33. Are disks and tapes containing daily processing locked in a fireproof cabinet or vault?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Completed by : _____	Date : _____
Employee interviewed : _____	Date : _____
Employee interviewed : _____	Date : _____
Employee interviewed : _____	Date : _____

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Remarks

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