

MEMORANDUM

To: Subscribers to *Model Teller Training Manual*

From: Sheshunoff Information Services

Subject: 09.1 Update

Enclosed is your latest update to *Model Teller Training Manual*.

For the first time in several decades, the nation's financial institutions find themselves in a troubled struggle for survival. The political scene is very volatile; Wall Street is in chaos, and your bank customers are losing their jobs, losing their money, and having a hard time understanding what is happening.

Many of your staff members are not as knowledgeable as they should be about the involvement of the Federal Reserve Bank and the FDIC and their relationship to your bank. Please consider creating a Customer Response Group to quickly brief your staff on the role they must play and be sure they have an up-to-date briefing on your particular bank's safety and soundness. You've always needed your customer's business, but today you need their confidence and trust for you to stay in business.

Empower your staff to be advocates for your bank. Be sure to read the "Red Flag" article in this update and use some of the suggestions for quickly organizing and training your employees. Give them their own comfort zone to effectively reassure your customers. Other articles of interest include information on the temporary increase of FDIC deposit insurance coverage.

- **Trainer's Guide** contains an urgent article *Red Flag — Immediate Need for Customer Response Group* that should be addressed as soon as possible.
- **Chapter 1, Role of the Professional Teller**, includes *Steps to Creating an Ethical Corporate Structure*.
- **Chapter 3, Checks and Check Handling**, reminds your staff that *Check Counterfeiting Is Increasing*. Also, see the article *Fraud Management Needs to Be Enterprise-Wide*. Another article, *Most Internal Fraud at Banks Goes Unreported*, relates to the need for additional emphasis on Internet fraud.
- **Chapter 5, Introduction to Banking Regulations**, includes *FinCEN Provides Guidance on 30-Day SAR Filing Requirement* and *Temporary Changes in FDIC Deposit Insurance Coverage 2008*.
- **Chapter 6, Audit Guidelines and Checklists**, reviews *What to Do During a Robbery* and *Bomb Threat Checklist*. It also includes *Don't Be Fooled by Bogus Pop-up Warnings* and *Fingerprint Results Returned Within 24 Hours*. Continued discussion on thefts and scams include *Beat the Cheat* and the following:
 - *Unfortunately, You Really Can't Trust Anybody Completely*
 - *Police: Debit Cards Copped on Drive-Through*
 - *Phishing on Facebook: Who's Your Friend?*
 - *Fake \$100 Here; Fake \$100 There*

- *Address Telecommuting Risks*
- *Will Work for Tips and Skimmed Cards*
- *Why Did She Do It? It Was Easy*
- *Robbers Caught on Hair Raising Pursuits*

- **Chapter 7, Customer Service**, discusses two new avenues of customer service delivery in *Are You Ready for Mobile?* Also see *Imaging Technology and Branch Capture*. An additional article, *Be an Advocate for Your Customers*, places emphasis on bank responsibility.

Ensure that *Model Teller Training Manual* remains your definitive source for information and latest issues that affect tellers. Integrate the enclosed materials into your manual.

If you have questions or would like information on another Sheshunoff product, please call client services at 1-800-456-2340. You also may visit our Web site at www.sheshunoff.com.