

Sheshunoff™

Dear Valued Customer,

Enclosed is your latest update to *Trust Department Risk Management*. This update contains new or revised information on the following topics:

- **Risk Scoring Criteria.** Regulators now want a more structured approach to the risk that you are assuming in advance of accepting new business. This requires you as a department manager to take a long hard look in the mirror. By that, we mean that you need to assess the strengths and weaknesses of the members of your department and the resources available to you. (See Chapter 3.)
- **Risk Rating Matrix.** Use the new matrix to help you identify the risk profile of your various accounts. Set the parameters depending on your own organizations ability to assume potential losses from the areas listed. Be aware of the overall sum, not only in one account, but in all accounts when coming up with your total. (See Exhibit 3.1.)

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.