

Instructions for completing the Incident Report Form

1. Place a check (✓) mark next to the appropriate risk(s) involved in this incident.
2. Complete the back side and (attach additional comments and exhibits).
3. Save a copy and send (email) it to your Credit Union Risk Manager/Security Officer:

Risk Manger: _____

Contact #s _____

Receipt Confirmation Requested by: _____

<input type="checkbox"/>	Burglary	<input type="checkbox"/>	Robbery	<input type="checkbox"/>	External Fraud	<input type="checkbox"/>	Embezzlement Internal Dishonesty	<input type="checkbox"/>	Speculative Risks - Other
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Burglary: Occurs during non-business hours. Indicators might include signs of forced entry or attempts to circumvent burglary alarm systems.

Robbery: Occurs during business hours or while currency is being transported and there is either a show of force or threat of force. Incidents to report include suspicious persons casing the credit union, monitoring opening and closing procedures, trailing employees between the credit union and bank or branch office, signs someone has tampered with the surveillance system or robbery alarm, etc.

External Fraud: This includes attempts to: forge or alter documents, perpetrate a scam, circumvent computer access controls, the suspicious disappearance credit union policy and procedure manuals, the disappearance of spare keys or envelopes containing safe and vault combinations, failure to report criminal convictions or making false statements on an employment application in order to qualify for a position of trust, convicted thieves attempting to open accounts and demand immediate eligibility for credit and debit cards, etc.

Embezzlement: This includes all forms of internal dishonesty perpetrated by credit union employees or persons in a position of trust. Indicators include withholding and lapping deposits, creating fictitious or unauthorized loans, altered loan documents, bumped due dates, refusing to rotate or separate duties, refusing to relinquish control or access to vital records to a recognized authority such as the Supervisory Committee, internal auditor or credit union Board of Directors.

Speculative Risks - Other: Every new member service creates a variety of new speculative risks. For example, ATM, Safe Deposit Box, Wire Transfer, Bill Paying, and Foreign Currency Exchange and Plastic Card services all create speculative risks and exposures to loss. Incident indicators include suspicious activity at ATMs, the intentional failure to follow internal control procedures, etc.

