Safe Harbor Federal law (31 U.S.C. 5318(g)(3)) provides complete protection from civil liability for all reports of suspicious transactions made to appropriate authorities, including supporting documentation, regardless of whether such reports are filed pursuant to this report’s instructions or are filed on a voluntary basis. Specifically, the law provides that a financial institution, and its directors, officers, employees, and agents, that make a disclosure of any possible violation of law or regulation, including in connection with the preparation of suspicious activity reports, “shall not be liable to any person under any law or regulation of the United States, any constitution, law, or regulation of any State or political subdivision of any State, or under any contract or other legally enforceable agreement (including any arbitration agreement), for such disclosure or for any failure to provide notice of such disclosure to the person who is the subject of such disclosure or any other person identified in the disclosure.”

Notification Prohibited Federal law (31 U.S.C. 5318(g)(2)) provides that a financial institution, and its directors, officers, employees, and agents who, voluntarily or by means of a suspicious activity report, report suspicious transactions to the government, may not notify any person involved in the transaction that the transaction has been reported.

In situations involving violations that require immediate attention, such as terrorist financing or ongoing money laundering schemes, the financial institution shall immediately notify by telephone an appropriate law enforcement authority in addition to filing a timely suspicious activity report.

When to file a report

1. Every broker or dealer in securities (BD), futures commission merchant (FCM), and introducing broker in commodities (IB-C) within the United States shall file with FinCEN, to the extent and in the manner required by 31 CFR 103.19 and 103.17, a report of any suspicious transaction relevant to a possible violation of law or regulation. A BD, FCM or IB-C may also file with FinCEN a report of any suspicious transaction that it believes is relevant to the possible violation of any law or regulation but whose reporting is not required by 31 CFR 103.19 or 103.17. A voluntary filing does not relieve a BD, FCM or IB-C from the responsibility of complying with any other reporting requirements imposed by the Securities and Exchange Commission (SEC), the Commodity Futures Trading Commission (CFTC), a self-regulatory organization (“SRO”) (as defined in section 3(a)(26) of the Securities Exchange Act of 1934, 15 U.S.C. 78c (a)(26)), or any registered futures association (RFA) or registered entity (RE) as these terms are defined in the Commodity Exchange Act (CEA) 7 U.S.C. 21 and 7 U.S.C. 1a(29).

2. A transaction requires reporting if it is conducted or attempted by, at, or through a BD, FCM or IB-C, it involves or aggregates funds or other assets of at least $5,000, and the BD, FCM, or IB-C knows, suspects, or has reason to suspect that the transaction (or a pattern of transactions of which the transaction is a part):

   i. Involves funds derived from illegal activity or is intended or conducted in order to hide or disguise funds or assets derived from illegal activity (including, without limitation, the ownership, nature, source, location, or control of such funds or assets) as part of a plan to violate or evade any federal law or regulation or to avoid any transaction reporting requirement under federal law or regulation;


   iii. Has no business or apparent lawful purpose or is not the sort in which the particular customer would normally be expected to engage, and the BD, FCM or IB-C knows of no reasonable explanation for the transaction after examining the available facts, including the background and possible purpose of the transaction; or

   iv. Involves use of the BD, FCM or IB-C to facilitate criminal activity.

3. The obligation to identify and properly and timely report a suspicious transaction rests with each BD, FCM, and IB-C involved in the transaction, provided that no more than one report is required to be filed by any of the BDs, FCMs, or IB-Cs involved in a particular transaction (so long as the report filed contains all relevant facts).

4. A SAR-SF shall be filed no later than 30 calendar days after the date of the initial detection by the reporting BD, FCM, or IB-C of facts that may constitute a basis for filing a SAR-SF. If no suspect is identified on the date of such initial detection, a BD, FCM, or IB-C may delay filing a SAR-SF for an additional 30 calendar days to identify a suspect, but in no case shall reporting be delayed more than 60 calendar days after the date of such initial detection. In situations involving violations that require immediate attention, such as terrorist financing or ongoing money laundering schemes, the BD, FCM, or IB-C shall immediately notify by telephone an appropriate law enforcement authority in addition to filing timely a SAR-SF, BDs, FCMs, or IB-Cs wishing voluntarily to report suspicious transactions that may relate to terrorist financing or ongoing money laundering schemes, the BD, FCM, or IB-C shall immediately notify by telephone an appropriate law enforcement authority in addition to filing timely a SAR-SF, BDs, FCMs, or IB-Cs wishing voluntarily to report suspicious transactions that may relate to terrorist financing or ongoing money laundering schemes, the BD, FCM, or IB-C may also, but is not required to, contact the SEC or the CFTC to report in such situations.

5. Exceptions. A BD, FCM, or IB-C is not required to file a SAR-SF to report:

   i. A robbery or burglary committed or attempted that is reported to appropriate law enforcement authorities, or for lost, missing, counterfeit, or stolen securities with respect to which the BD files a report pursuant to the reporting requirements of 17 CFR 240.17a-1;

   ii. A violation otherwise required to be reported on a SAR-SF: (a) of any of the federal securities laws or rules of an SRO by the BD or any of its officers, directors, employees or other registered representatives, other than a violation of 17 CFR 240.17a-7 or 17 CFR 405.4, so long as such violation is appropriately reported to the SEC or an SRO; or (b) under the CEA (7 U.S.C. 1 et seq.), the regulations of the CFTC (17 CFR Chpt.1), or the rules of any RFA or RE as those terms are defined in the CEA, 7 U.S.C. 21 and 7 U.S.C. 1a(29), by the FCM or IB-C or any of its officers, directors, employees or associated persons, other than a violation of 17 CFR 42.2 as long as such violation is appropriately reported to the CFTC or a RFA or RE.

6. The Bank Secrecy Act requires financial institutions to file currency transaction reports (CTRs) in accordance with the Department of the Treasury’s implementing regulations (31 CFR Part 103). These regulations require a financial institution to file a CTR whenever a currency transaction exceeds $10,000. If a currency transaction exceeds $10,000 and is suspicious, the institution must file both a CTR (reporting the currency transaction) and a suspicious activity report (reporting the suspicious aspects of the transaction). If a currency transaction is $10,000 or less and is suspicious, the institution should only file a suspicious activity report. Appropriate records must be maintained in each case.

See: 31 CFR Part 103; 17 CFR 240.17a-8; 17 CFR 405.4; 17 CFR 42.2

General Instructions

A. Abbreviations and Definitions

1. AKA-- also known as (individual)
2. ASE-- American Stock Exchange
3. BD-- Broker or Dealer in Securities
4. CBOE-- Chicago Board Options Exchange
5. CBOT-- Chicago Board of Trade
6. CME-- Chicago Mercantile Exchange
7. CPO-- Commodity Pool Operator
8. CRD-- Central Registration Depository
9. CFTC-- Commodity Futures Trading Commission
10. CTA-- Commodity Trading Advisor
11. CUSIP*-- Committee on Uniform Securities ID Procedures
12. DEA-- Drug Enforcement Administration
13. DBA-- doing business as (entity)
14. EIN-- Employer Identification Number
15. EUREX-- European Exchange
16. FBIB-- Federal Bureau of Investigation
17. FCMB-- Futures Commission Merchant
18. IA-- Investment Adviser
19. IB-C-- Introducing Broker-Commodities
20. ICE-- Immigration & Customs Enforc.
21. IRS-- Internal Revenue Service
22. ITIN-- Individual taxpayer ID number
23. ISID*-- International Securities ID Directory
24. KCBOT-- Kansas City Board of Trade
25. LFFE-- London International Financial Futures Exchange

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### B. How to make a report:

1. Send each completed suspicious activity report to:
   
   Detroit Computing Center
   Attn: SAR-SF
   P.O. Box 33980
   Detroit, MI 48232

2. Items marked with an asterisk (*) are considered critical and must be completed if known.

3. If the information for a critical item is not known or not applicable, enter special responses “None,” “Not Applicable,” “Unknown,” or “XX” (state/country/middle initial) as appropriate to complete the item.

4. Complete each suspicious activity report by providing as much information as possible on initial and corrected reports.

5. Do not include supporting documentation with the suspicious activity report filed. Identify and retain a copy of the suspicious activity report and all supporting documentation (e.g., transaction records, new account information, tape recordings, e-mail messages, correspondence, etc.) or business record equivalent for your files for five years from the date of the suspicious activity report. All supporting documentation must be made available to appropriate authorities upon request.

6. If more than one subject is being reported, make a copy of page 1, complete only the subject information in Part I, and attach the additional page(s) behind page 1. If more space is needed to complete any other item(s), identify that item in Part VI by “item number,” and provide the additional information.

7. Type or complete the report using block written letters.

8. Enter all dates in MM/DD/YYYY format where MM = month, DD = day, and YYYY = year. Precede any single number with a zero, i.e., 01,02, etc.

9. List all Telephone numbers with (area code) first and then the seven numbers, using the format XXX XXX-XXXX. List international telephone and fax numbers in Part VI.

10. Always enter an individual’s name by entering the last name, first name, and middle initial (if known). If a legal entity is listed, enter its name in the last name field.

11. Enter all identifying numbers (alien registration, Corporate/Partnership Resolution, CRD, CUSIP® driver’s license/state ID, EIN, ITIN, Foreign National ID, ISID®, NFAID, passport, SEC, and SSN, etc.) starting from left to right. Do not include spaces, dashes, or other punctuation.

12. Enter all Post Office ZIP codes with at least the first five numbers (all nine (ZIP + 4)) if known and listed from left to right.

13. Enter all monetary amounts in U.S. Dollars. Use whole dollar amounts rounded up when necessary. Use this format: $0,000,000.00. If foreign currency is involved, state name of currency and country of origin in Part VI.

### C. Specific Suspicious Activity Report Preparation Instructions

**Item 1-- Type of report.** Check Box if this report is filed to correct a previously filed SAR-SF. To correct a report, a new SAR-SF must be completed in its entirety. Note corrected items in Section VI (see line “v”).

**Part I Subject Information**

**Item 2 -- Multiple Subjects.** Check box (a) if multiple subjects are involved. Attach additional copy(ies) of Part I to this report for each subject. Check box (b) if subject information unavailable.

**Items 3, 4, and 5-- Name of Subject.** See General Instruction B10. If the organization is operated under a different trade or business name than its legal name, enter the organization’s legal name in Item 3 (e.g., Smith Enterprises, Inc.) and the name of the business in Item 6 (e.g., Smith’s Tours). If more than one Part I is required, make a copy of page 1 and provide the additional information.

**Item 6-- Also known as, or doing business as.** If a reporting institution has knowledge of a subject’s separate “AKA” and/or entity’s “DBA” name, enter it in Item 6.

**Item 7-- Occupation/type of business.** If known, identify the occupation, profession, or business that best describes the individual in Part I (e.g., attorney, car dealer, carpenter, doctor, farmer, plumber, truck driver, etc.). Do not use non-descriptive terms such as businessman, merchant, store owner (unless store’s name is provided). If self-employed, unemployed, or retired are used, add current/former profession if known (e.g. self-employed building contractor, unemployed teacher, retired attorney etc.). If the individual’s business activities can be described more fully, provide the additional information in Part VI.

**Items 8, 9, 10, 11, and 12-- Address.** See General Instructions B12 and B14.

**Item 13-- E-mail address.** Enter the subject’s e-mail address if available.

**Item 14-- *Account number(s).** See General Instruction B11 and definitions. If the subject named in Items 3 through 6 is a U.S. Citizen or an alien with a SSN, enter his or her SSN in Item 14. If that individual is an alien who has an ITIN, enter that number. If the subject is an entity, enter the EIN.

**Item 15-- *Account number(s).** See General Instruction B11. Enter up to four affected account numbers in or through which the suspicious activity occurred. If no account number is affected leave item 15 blank. Check the “yes” box to indicate if the account is closed. If more than four accounts are affected, provide the additional information in Part VI.

**Item 16-- Date of birth.** See General Instruction B8. If an individual is named in Items 3 through 5, enter the date of birth. If the month and/or day is not available or unknown, fill in with zeros (e.g., “01/00/1969” indicates an unknown date in January, 1969).

**Item 17-- *Government issued identification.** See General Instruction B11. Check the appropriate box showing the type of document used to verify the subject’s identity. Box “d” denotes that a corporate or partnership resolution was used to identify an entity. If you check the “Other” box “e,” be sure to specify the type of document used. In box “f,” list the ID number of the identifying document. In box “g,” list the issuing authority.

**Items 18 & 19-- Telephone numbers.** See General Instruction B9. List any additional number(s) (e.g., hotel, cell, etc.) in Part VI.

**Item 20-- Institution association.** Indicate whether the subject identified in Part I is, or was, associated with the reporting institution as an “associated person,” as defined in section 3(a)(18) of the Securities Exchange Act of 1934 or CFTC rule 1.3(a), or is, or was, “affiliated with” the reporting institution, as defined in the CFTC rule 4.7(a)(1)(i). If so, explain in Part VI.

**Part II Suspicious Activity Information**

**Item 21-- *Date or date range of suspicious activity.** See General Instruction B8. Enter the date of the reported activity in the “From” field. If more than one day, indicate the duration of the activity by entering the first date in the “From” field and
the last date in the "1p" field. If the same individual or organization conducts multiple or related activities within the 30 calendar day period after the date of initial detection, the reporting institution may consider reporting the suspicious transactions on one form, but only if doing so will fully describe what has occurred. A new report must be filed for other related suspicious transactions committed after the initial detection period.

**Item 22.-- Total dollar amount.** See General Instruction B13. Enter the total dollar value of the funds or assets involved in the suspicious activity that is conducted by the same individual or organization within the 30 calendar day period after the date of initial detection. For multiple or related suspicious transactions, show the breakdown of this aggregated total in Part VI. For abuse by a person associated with the institution, the value of this item can be zero (0). Do not use any words, such as "thousand", "million", etc. For foreign currency, convert to U.S. Dollars.

**Item 23r.-- Instrument type.** Mark the type of instrument identified in Item 23. (Check all that apply.) In Item 23b, indicate U.S. Dollars only. For Item 23r, indicate currency if other than U.S. Dollars. For Item 23s, enter appropriate three or four letter code.

**Items 24, 25, 26, 27, 28, and 29r.-- CUSIP® Numbers.** Enter up to six (6) securities numbers. If more, enter additional in Part VI.

**Item 30r.-- Type of suspicious activity.** Check the box(es) that identifies the suspicious activity. More than one box may be checked. Provide a brief explanation in Part VI of why each box is checked. If none of these items applies, mark "other" and provide in Part VI an explanation of the type of suspicious activity.

**Part III Law Enforcement or Regulatory Contact Information**

**Items 31, 32, and 33r.-- Contacting enforcement authorities.** If no contact go to Part IV. See General Instructions "A. Abbreviations and Definitions" for law enforcement and regulatory identities. If you have advised any law enforcement authority (SRO, RFA, or RIFutures entity filing this form), list the name shown on the charter or registration. If a sole proprietor, enter the business name of the proprietorship registered with the SEC or CFTC. If no contact, leave blank.

**Item 34r.-- Telephone number of individual contacted.** See General Instruction B9 for format.

**Part IV Reporting Financial Institution Information**

**Item 35r.-- Date contacted.** See General Instruction B8 for format.

**Part V Contact for assistance**

**Items 52, 53, and 54r.-- Contact individual.** See General Instruction B10.

**Item 55r.-- Title/Position.** Enter the job title/position of the contact individual.

**Item 56r.-- Work telephone number.** See General Instruction B9.

**Item 57r.-- Date report prepared.** See General Instruction B8.

**Part VI Suspicious Activity Information**

Narrative See page 3 of the form for instructions.

**Paperwork Reduction Act Notice:**

The purpose of this form is to provide an effective means for financial institutions to notify appropriate law enforcement agencies of suspicious transactions that occur by, through, or at the financial institutions. This report is required by law, pursuant to authority contained in 31 U.S.C. 5318(g). Information collected on this report is confidential (31 U.S.C. 5318(g)). Federal securities and futures regulatory agencies and the U.S. Departments of Justice and Treasury, and other authorized authorities may use and share this information. Public reporting and recordkeeping burden for this form is estimated to average 45 minutes per response, and includes time to gather and maintain information for the required report, review the instructions, and complete the information collection. Send comments regarding this burden estimate, including suggestions for reducing the burden, to the Office of Management and Budget, Paperwork Reduction Project, Washington, DC 20503 and to the Financial Crimes Enforcement Network, Attn.: Paperwork Reduction Act, P.O. Box 39, Vienna VA 22183-0039. The agency may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.