
Deposits/Borrowed Funds

Questionnaire

RESCINDED

Yes No

GENERAL QUESTIONNAIRE

1. Has management identifies deposit products? **This document and any attachments are superseded by OCC 2012-17.**
2. Is the retail deposit marketing strategy integrated with the goals and objectives of the business plan?
3. Does management analyze the deposit structure and identify core and volatile deposits?
4. Have substantial amounts of funds been obtained through deposit brokers or money desk operations?
- Is the board of directors aware of the high amount of brokered or money desk deposits?
 - Are more than two percent of the deposits concentrated under the control of, or payable to, one entity?
5. If accepting "brokered deposits" (including brokered, money desk, and deposits paying a significantly higher rate of interest than the prevailing rate offered by other thrifts in the normal market area), is the thrift well-capitalized, or if adequately capitalized, does it have a waiver from the FDIC?
6. Does management analyze its present and anticipated funding needs?
7. Does management analyze the cost of deposits versus the cost of other borrowing alternatives?
8. Does management analyze and monitor the availability of collateral for borrowings?
9. Does management regularly monitor pricing, volume, sources, volatility, and trends of its deposits and borrowings in relation to the overall goals of interest rate risk management, liquidity management, funds management, and near- and longer-term profitability?
10. If the association has stock market-indexed certificates of deposit, has it complied with the safety and soundness, legal, reporting, and records requirements for offering these instruments?
11. Is the level of over-collateralization of reverse repurchase agreements acceptable?
12. Are the savings and borrowings trial balances reconciled to the general ledger on at least a monthly basis?

Exam Date: _____

Prepared By: _____

Reviewed By: _____

Docket #: _____

