

Investment Services Your National Bank			NON-DEPOSIT SALES SUITABILITY REVIEW										By: Gary Pelcak Date	
Customer	Sales Rep	Location	Transaction			Suitability Information							Total Exceptions	Comments:
			Type	Amount	Date	Inv. Obj.	Risk Tol.	Ann. Inc.	Net Worth	Tax Brack	Sign. Disc	Prin. Sign		
				\$ -										
Source: File sample from Davy Jones. Use new account form as a starting point for information														
Purpose: Sample of sales files to determine: suitability of investment, documentation is accurate, administration of the file, note adverse trends, or target a specific customer base.														
Summary: Documentation & file adminstration needs some work. Improvement from the last audit. Consistency in file set-up needs work. No adverse trends noted. No products or customers are sales targets. Suitability is appropriate given customer information. Going forward, look at Yahoo Finance wit ticker symbol to find information about a stock.														

Information Code 1=Invest. Obj 2=Risk Tol 3=Ann. Inc. 4=Net Worth 5=Liquid NW 6=Tax Brkt 7=Sign Dis 8=no doc