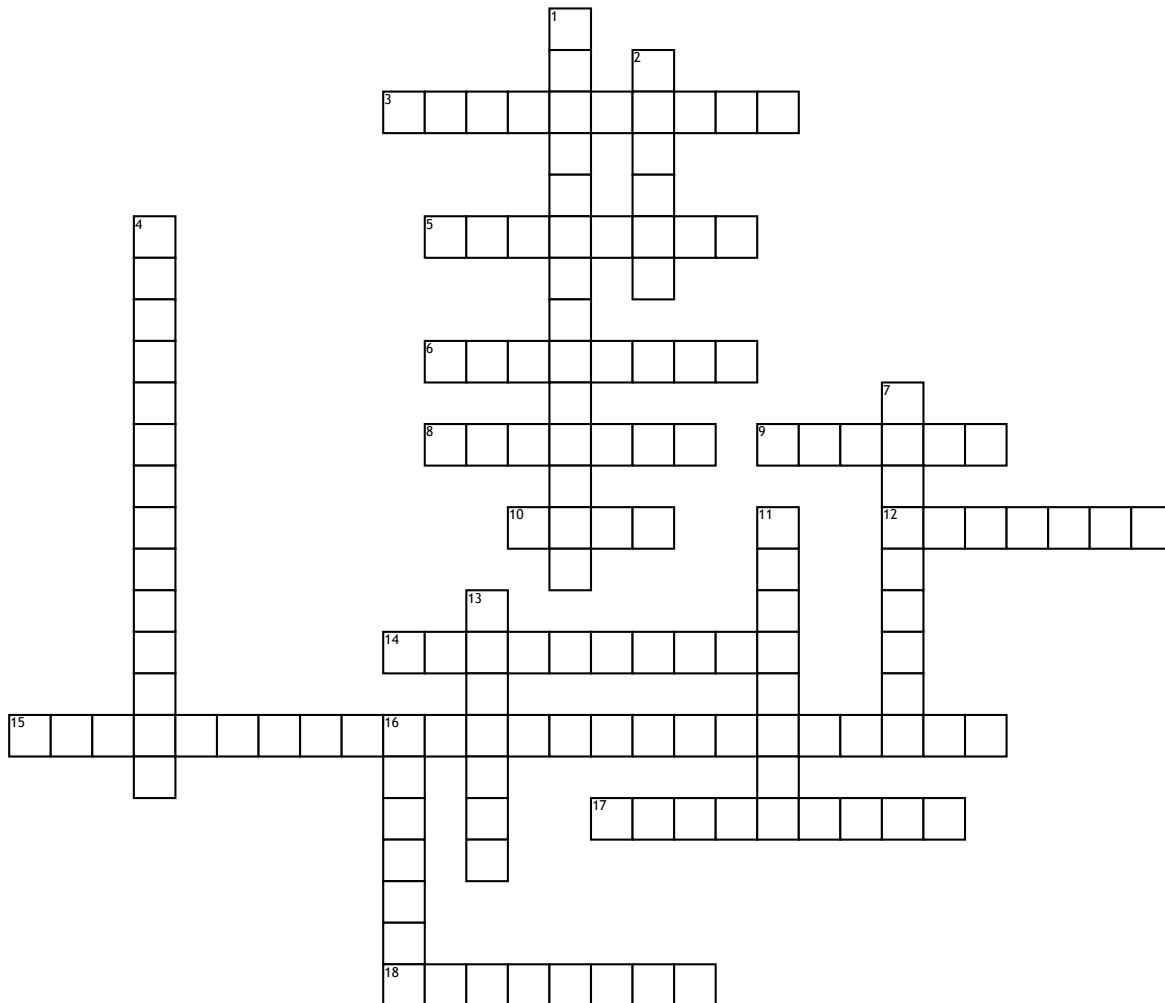


Name: _____

Date: _____

Regulatory



Across

3. If a GOC cheque is _____ we must call the GOC Redemption Centre.

5. A hold period is _____ days.

6. Where would you find a listing of ID required for non clients to cash GOC cheques.

8. How many days do we place a hold on for a USD cheque.

9. A client who has had an account for less than _____ days will have a CCL of zero

10. How many days do we place a hold on a Canadian Cheque

12. CCL is the _____ risk the bank is willing to take without placing a hold on a cheque.

14. You can cash a GOC cheque with 1 piece of ID that contains a _____ and a signature.

15. Why do we have a different limit in cashing Federal Gov't Cheques for non clients.

17. The client's total _____ picture must be reviewed when negotiating an item.

18. Do not _____ the CCL to the client.

Down

1. What must be recorded on the bank of Gov't cheques cashed for non clients.

2. The fee is _____ for a non client cashing a government cheque.

4. What is the maximum amount the government indemnifies the bank for cashing GOC cheques.

7. The CCL provides an indication of the client's ability to _____ the bank should an item be returned.

11. A client under the age of _____ will have a CCL of zero.

13. Our system automatically updates the CCL _____.

16. A client must have sufficient _____ funds in order for us to negotiate an item without a hold being placed.