

For community and regional banks. Credit unions use CWCO-SUP-CREDITUNION. Complete with CWCO-SUP-CORE and ACORD 125; for D&O also CWCO-SUP-DO and for cyber CWCO-SUP-CYBER. Attach the latest audited financials and call report.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA	FEIN	YEARS IN BUSINESS
BUSINESS ADDRESS	CITY / STATE / ZIP	WEBSITE	

Entity type:
☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation

PRIMARY CONTACT / TITLE	PHONE	EMAIL
TOTAL ASSETS (\$)	CHARTER (NATIONAL / STATE) & PRIMARY REGULATOR	CUSTOMERS / ACCOUNTS

2 OPERATIONS

Services (check all that apply):
☐ Commercial lending ☐ Consumer lending ☐ Mortgage ☐ Trust / wealth management ☐ Treasury management / ACH origination
☐ Remote deposit capture ☐ Fintech / banking-as-a-service partners ☐ Digital assets services

TOTAL DEPOSITS / SHARES (\$)	TOTAL LOANS (\$)	BRANCHES	EMPLOYEES

2-1 Does the bank provide services through fintech or banking-as-a-service partners? ☐ Yes ☐ No
IF YES, EXPLAIN

2-2 Does the bank operate a trust department? ☐ Yes ☐ No
IF YES, EXPLAIN

2-3 Has the bank merged, acquired, or been acquired in the past 3 years, or is one planned? ☐ Yes ☐ No
IF YES, EXPLAIN

2-4 Is the bank currently under a formal enforcement action or consent order? ☐ Yes ☐ No
IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — CHECK & PAYMENT FRAUD CONTROLS

Check-fraud reports nearly doubled from 2020 to 2024, and mail-theft check fraud produced \$688 million in suspicious activity in just six months of 2023 — with the loss usually landing on the institution, not the customer. Smaller institutions file most of these reports.

3-1 Is positive pay offered to business account holders? ☐ Yes ☐ No
IF NO, EXPLAIN

3-2 Are deposited checks screened with image analytics or anomaly detection? ☐ Yes ☐ No
IF NO, EXPLAIN

3-3 Are extended holds placed on high-risk deposits where regulations allow? ☐ Yes ☐ No
IF NO, EXPLAIN

3-4 Does remote deposit capture have deposit limits? ☐ Yes ☐ No
IF NO, EXPLAIN

3-5 Does remote deposit capture detect duplicate items already deposited elsewhere? ☐ Yes ☐ No
IF NO, EXPLAIN

3-6 Are wire and ACH requests verified by callback to a known number? ☐ Yes ☐ No
IF NO, EXPLAIN

3-7	Do wires above a set amount require approval by two employees?	☐ Yes ☐ No
IF NO, EXPLAIN		
3-8	Is identity verified with documentary and non-documentary checks at account opening?	☐ Yes ☐ No
IF NO, EXPLAIN		
3-9	Are frontline staff trained at least annually on check fraud and scam red flags?	☐ Yes ☐ No
IF NO, EXPLAIN		
3-10	Does the institution share fraud information with other institutions (such as under 314(b))?	☐ Yes ☐ No
IF NO, EXPLAIN		
3-11	Is vault and cash access under dual control?	☐ Yes ☐ No
IF NO, EXPLAIN		
3-12	Must employees who handle cash take consecutive vacation?	☐ Yes ☐ No
IF NO, EXPLAIN		

4 GOVERNANCE, CYBER & REGULATORY

BOARD MEMBERS / INDEPENDENT DIRECTORS		CRE LOANS AS % OF CAPITAL
4-1	Is there an independent internal audit function reporting to the board or audit committee?	☐ Yes ☐ No
IF NO, EXPLAIN		
4-2	Are commercial real estate loans above 300% of total capital?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-3	Is multi-factor authentication required for employee and online banking access?	☐ Yes ☐ No
IF NO, EXPLAIN		
4-4	Is there a tested incident response plan that meets the 36-hour regulator notification rule?	☐ Yes ☐ No
IF NO, EXPLAIN		

5 COVERAGE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

FINANCIAL INSTITUTION BOND LIMIT (\$)	D&O LIMIT (\$)	CYBER LIMIT (\$)	CURRENT CARRIER / PREMIUM
5-1	Has a bond claim or fraud loss over \$25,000 occurred in the past 5 years?		☐ Yes ☐ No
IF YES, EXPLAIN			
5-2	Has a claim been made against directors or officers in the past 5 years?		☐ Yes ☐ No
IF YES, EXPLAIN			
5-3	Has coverage been declined, cancelled, or non-renewed in the past 3 years?		☐ Yes ☐ No
IF YES, EXPLAIN			

6SIGNATURE & FRAUD WARNING

The undersigned declares that the statements and answers given in this supplemental are true, complete and correct to the best of their knowledge, and that no material fact has been withheld or misstated. The applicant agrees that this supplemental, together with all ACORD applications and attachments, forms the basis of any submission to insurers and may be relied upon by them. Signing this supplemental does not bind coverage. This supplemental is an intake document prepared by Cory Washington & Co. LLC to support carrier submission; it does not itself provide coverage.

FRAUD NOTICE: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, may be committing a fraudulent insurance act, which is a crime and may subject such person to criminal and civil penalties. State-specific fraud warnings appear on the insurer's application.

APPLICANT / AUTHORIZED SIGNATURE (TYPE FULL NAME)	TITLE	DATE
PRODUCER — CORY WASHINGTON & CO. LLC	PRODUCER SIGNATURE (TYPE FULL NAME)	DATE