For Further Information Contact: The OTS District Office in which you are located or the OTS Division of Compliance Programs, Washington, D.C.

Thrift Bulletin 6-3

Supplementary Information: Attached is a copy of revised Internal Revenue Service Form 4789 - Currency Transaction Report. This version of the form is required for currency transactions in excess of $10,000 occurring on or after January 1, 1990. Savings associations can purchase reproduction proofs of the form and instructions at $4 a set by contacting the Repro Coordinator, IRS Eastern Area Distribution Center, 4300 Carolina Avenue, Richmond, Va. 23222, telephone: (804) 329-1056. A supply of free copies of the revised form can be obtained by calling the Internal Revenue Service at (800) 424-3676. Be sure to specify that you are requesting the "new" Form 4789.

Savings associations should note that this revised form must be sent to a new address: IRS Computing Center, P.O. Box 33604, Detroit, Michigan, 48232-3604, or the local IRS office. The new reporting form contains many technical changes and filers are urged to study carefully the instructions that accompany the form. There are also some significant changes in reporting reflected in the new form as highlighted below:

- the date of birth of the individual conducting the transaction as well as the date of birth of the individual on whose behalf a transaction was conducted must now be ascertained and reported (lines 14 and 30)
- alien identification data relating to the individual on whose behalf a transaction was conducted must now be ascertained and reported (line 23)
- dollar amounts for "cash in" and "cash out" relating to the total amount of the currency transaction (line 39)
- dollar amounts for "cash in" and "cash out" relating to the total amount of the currency transaction in U.S. $100 bills or higher (line 36)

The instructions to Part II - Person on whose behalf this transaction was conducted - reference Bank Secrecy Act Administrative Ruling 89-5. This ruling, which will be sent to savings associations under separate cover, is designed to provide guidance about fulfilling the requirement to furnish information about the person on whose behalf a reportable, currency transaction is being conducted.

Attachment

John F. Robinson
Senior Deputy Director, Supervision Policy (Acting)
Currency Transaction Report

> File a separate report for each transaction.
> Please type or print.
> For Paperwork Reduction Act Notice, see page 3.

(Complete all applicable parts—See instructions)

1. Check appropriate boxes if:
   a. [ ] amended report
   b. [ ] exemption limit exceeded
   c. [ ] suspicious transaction

2. If more than one individual is involved, see instructions and check here:
   [ ]

3. Reason items 4-15 below are not fully completed (check all applicable boxes):
   a. [ ] Armored car service (name)
   b. [ ] Mail deposit/shipment
   c. [ ] Night deposit or ATM transaction
   d. [ ] Multiple transactions (see instructions)

4. Last name
   5. First name
   6. Middle initial
   7. Social security number

8. Address (number and street)
   9. Occupation, profession, or business

10. City

11. State

12. ZIP code

13. Country (if not U.S.)

14. Date of birth (see instructions)

15. Method used to verify identity:
   a. Describe identification branch
   b. Issued by
   [ ]
   c. Number

16. If this transaction was conducted on behalf of more than one person, see instructions and check here:
   [ ]

17. This person is an:
   a. [ ] individual
   b. [ ] organization
   18. If trust, escrow, brokerage or other 3rd party account, see instructions and check here:
   [ ]

19. Individual's last name or Organization's name
   20. First name

21. Second initial

22. Social security number

23. Alien identification:
   a. Describe identification
   b. Issued by
   [ ]
   c. Number

24. Address (number and street)
   25. Occupation, profession, or business

26. City

27. State

28. ZIP code

29. Country (if not U.S.)

30. Date of birth (see instructions)

31. a. [ ] Savings
   b. [ ] Securities
   c. [ ] CD/Money market
   d. [ ] Other (specify)

32. a. [ ] Currency exchange (currency for currency)
   b. [ ] Cash In
   c. [ ] Cash Out
   d. [ ] Check cashed
   e. [ ] Security redeemed
   f. [ ] Withdrawal

33. a. [ ] CASH IN
   b. [ ] Deposit
   c. [ ] Security purchased
   d. [ ] Check purchased

34. a. [ ] CASH OUT
   b. [ ] Charge
   c. [ ] Security redeemed
   d. [ ] Withdrawal

35. Total amount of currency transaction (in U.S. dollar equivalent) (always round up)
   Cash in $00
   Cash out $00

36. Amount in item 35 in U.S. $100 bills or higher
   Cash in $00
   Cash out $00

37. Date of transaction (see instructions)

38. If other than U.S. currency is involved, please furnish the following information:
   a. Exchange made for or from U.S. currency
   b. Country
   c. Amount of currency (in U.S. dollar equivalent)
   d. Amount of currency (in U.S. dollar equivalent)

39. If a negotiable instrument or wire transfer was involved in this transaction, please furnish the following information and check this box (see instructions):
   a. Number of negotiable instruments involved
   b. Number of wire transfers involved
   c. Total amount of all negotiable instruments and all wire transfers (in U.S. dollar equivalent)

40. a. [ ] Bank (enter code number from instructions here)
   b. [ ] Savings and loan association
   c. [ ] Credit union
   d. [ ] Securities broker/dealer
   e. [ ] Other (specify)

41. Name of financial institution

42. Address where the transaction occurred (see instructions)

43. Employer identification number

44. City

45. State

46. ZIP code

47. MICR number

48. If this is a multiple transaction, please indicate:
   a. Number of transactions
   b. Number of branches

49. Signature (preparer)

50. Title

51. Date

52. Type or print preparer's name

53. Approving official (signature)

54. Date

55. Telephone number
### Part I
**Continued—Complete if box 2 on page 1 is checked**

<table>
<thead>
<tr>
<th>4 Last name</th>
<th>5 First name</th>
<th>6 Middle initial</th>
<th>7 Social security number</th>
</tr>
</thead>
<tbody>
<tr>
<td>8 Address (number and street)</td>
<td>9 Occupation, profession, or business</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>10 City</th>
<th>11 State</th>
<th>12 ZIP code</th>
<th>13 Country (if not U.S.)</th>
<th>14 Date of birth (see instructions)</th>
</tr>
</thead>
</table>

**Method used to verify identity:**
- a Describe identification
- b Issued by
- c Number

<table>
<thead>
<tr>
<th>4 Last name</th>
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<th>7 Social security number</th>
</tr>
</thead>
<tbody>
<tr>
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<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>10 City</th>
<th>11 State</th>
<th>12 ZIP code</th>
<th>13 Country (if not U.S.)</th>
<th>14 Date of birth (see instructions)</th>
</tr>
</thead>
</table>

**Method used to verify identity:**
- a Describe identification
- b Issued by
- c Number

### Part II
**Continued—Complete if box 16 on page 1 is checked**

<table>
<thead>
<tr>
<th>17 This person is an:</th>
<th>☐ individual</th>
<th>☐ organization</th>
<th>18 If trust, escrow, brokerage or other 3rd party account, see instructions and check here</th>
</tr>
</thead>
<tbody>
<tr>
<td>19 Individual’s last name or Organization’s name</td>
<td>20 First name</td>
<td>21 Middle initial</td>
<td>22 Social security number</td>
</tr>
</tbody>
</table>

**Alien identification:**
- a Describe identification
- b Issued by
- c Number

<table>
<thead>
<tr>
<th>24 Address (number and street)</th>
<th>25 Occupation, profession, or business</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>26 City</th>
<th>27 State</th>
<th>28 ZIP code</th>
<th>29 Country (if not U.S.)</th>
<th>30 Date of birth (see instructions)</th>
</tr>
</thead>
</table>

**Alien identification:**
- a Describe identification
- b Issued by
- c Number

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</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>26 City</th>
<th>27 State</th>
<th>28 ZIP code</th>
<th>29 Country (if not U.S.)</th>
<th>30 Date of birth (see instructions)</th>
</tr>
</thead>
</table>
Page 4

Item 30—Date of Birth.—If an individual is a minor, then the date of birth is shown in Item 20, and the information is not required in Item 30. Follow the instructions in Item 14 for furnishing this 6-figure date.

Part III—Accounts affected by the transaction.

Box 31—Types of accounts and account numbers.—Check the boxes and enter the account numbers of the accounts affected by the transaction. The transaction affects all of the accounts shown in the box. If the account has a code letter beside it, enter the account numbers that are next to the code letter. If no code letter is shown, enter the account numbers next to the box.

Part IV—Accounts affected by the transaction.

Item 32—Type of transaction.—Check the box or boxes that describe the transaction. The code letters beside the boxes in Items 31 and 34 are for IRS processing purposes.

Box 32—Currency exchange.—Check the box if currency was exchanged for currency. This includes converting U.S. currency for foreign currency, foreign currency for U.S. currency, and U.S. currency for other U.S. currency. It may also include transactions for more negotiable instruments are involved, so long as currency is involved and paid out by your financial institution.

Items 33 and 34—Cash In; cash out.—Check the box or boxes under the item if currency is received by the financial institution, and the cash in box or boxes under the item if currency is paid out by the financial institution.

Item 35—Total amount of currency.—In the space provided, enter the total amount of cash in and cash out. In instances, such as a currency exchange, both the cash in and cash out areas must be filled in. For example, if an individual transfers Mexican pesos to or from a financial institution strictly for $40,000 in U.S. currency, you should check "Cash In" and enter amounts of $40,000 for the Cash In part of Item 35, and write "$40,000" in the Cash Out part of Item 35.

Item 36—Amount in $100 bills or higher.—Enter the amount of the transaction reported in Item 35 that is in denominations of U.S. currency of $100 or higher. For example, if the currency transaction involves Cash In of $100,000 and $50,000 in U.S. currency of $100 or higher, enter $100,000 in the Cash In portion of Item 35, and $50,000 in the Cash In portion of Item 35. If none of the denominations of currency are $100 or higher, enter "0." If the financial institution does not show the amount of currency that is in U.S. currency of $100 or higher (e.g., because there are multiple transactions), check "Unknown." Do not leave this item blank.

Item 37—Date.—Enter the business day date of the transaction. Refer to Item 14 for instructions in furnishing this 6-figure date.

Part IV—Foreign currency.—The currency transaction involves foreign currency, enter the information in the appropriate columns. The box should be included if the approximate box in Item a foreign currency was exchanged for or exchanged by your financial institution. Enter each country in Item b, and the amount, converted into U.S. dollars, entered in Item c. Since currency was not exchanged, no entry is made in a. If currency of more than one country is involved in the transaction, attach a separate sheet of paper that clearly identifies the individual or organization for whom the transaction was completed and report the information for each foreign currency required by Item 38.

Item 39—Negotiable instrument or wire transfer.—If the transaction involves a wire transfer of negotiable instruments (see General instructions), check the box in Item a, state the number of negotiable instruments involved. In Item b, state the number of wire transfers in Item c. Also, in Item c, list the total amount of all negotiable instruments and wire transfers in Item d. Round less than full dollar amounts to the next higher dollar.

Part V—Financial institution where transaction took place.

Box 40—Type of financial institution.—Check the box that describes the type of financial institution where the transaction occurred. If you check Box 40c, these are attorneys or other professionals, enter the box in Item a, state the number of negotiable instruments involved. In Item b, state the number of wire transfers in Item c. Also, in Item c, list the total amount of all negotiable instruments and wire transfers in Item d. Round less than full dollar amounts to the next higher dollar.

Part VI—Federal Reserve System

Code 3—Federal Reserve System

Item 41—None of the above

Code 4—None of the above

Address.—Enter the full legal name, street address, city, state, and ZIP code of the branch or office of the financial institution where the transaction took place. A P.O. box number is not a street address. Enter all letters, numerals, and spaces occurred at different locations, provide information in these boxes for any office or branch where one of the transactions occurred.

Item 42—Ein or Ssn.—Enter the financial institution's employer identification number (EIN) in Item 43. However, if the financial institution does not have an EIN, enter the social security number of the financial institution's principal owner.

Item 43—Ein or Ssn.

Item 44—Micr number.

Item 45—Branch number of the branch or office entered in Item 41.

Item 46—Multiple transactions.—This was a multiple transaction, enter in Item 5 the number of branches involved in Item 5, and the 5-digit ZIP code of all the branches involved in Item 5. If the branches are in the same ZIP code, the ZIP code only should be entered. If the branch was involved, list the ZIP code of that branch.

Item 47—Micr number.

Item 48—Branch number of the branch or office entered in Item 41.

Item 49—Multiple transactions.—This was a multiple transaction, enter in Item 5 the number of branches involved in Item 5, and the 5-digit ZIP code of all the branches involved in Item 5. If the branches are in the same ZIP code, the ZIP code only should be entered. If the branch was involved, list the ZIP code of that branch.

Item 50, 51, and 52—Preparer's signature, title, and date of signature.—The officer who reviews and approves the information on the form must sign in Item 53 and enter the date signed in Item 54. In Item 55, the preparer must certify that the information is correct. If the preparer does not sign in Item 53 and enter the date signed in Item 54, in Item 55 certify the information is correct.