The transaction was scheduled to be consummated on or after January 18, 2006.[1]

This transaction is related to a concurrently filed verified notice of exemption in STB Finance Docket No. 34816, *Dakota Northern Railroad, Inc.—Lease and Operation Exemption—BNSF Railway Company.* In that proceeding, DN seeks to acquire by lease from BNSF Railway Company (BNSF) and operate approximately 69.79 miles of rail line in Walsh and Pembina Counties, ND, specifically: (1) The entire BNSF Walhalla Subdivision, between milepost 0.0 near Grafton, ND, and the end of the line at milepost 48.38, near Walhalla, ND, a distance of approximately 48.38 miles; and (2) a portion of BNSF's Glasston Subdivision, between the clearance point of the turnout located at milepost 38.79, near Grafton, ND, and the end of the line at milepost 60.20, near Glasston, ND, a distance of approximately 21.41 miles.[2]

KBN is a noncarrier that currently controls two Class III rail carriers: The Minnesota Northern Railroad, Inc. (MNR), and St. Croix Valley Railroad Company (SCVR). DN will operate wholly within North Dakota. MNR and SCVR presently operate wholly within Minnesota.

KBN states that: (1) The rail lines operated by MNR and SCVR do not connect with the rail lines being leased by DN; (2) the continuance in control is not part of a series of anticipated transactions that would connect the rail lines of MNR, SCVR and DN with each other or with any railroads in their corporate family; and (3) neither DN nor any of the carriers controlled by KBN are Class I or Class II rail carriers. Therefore, the transaction is exempt from the prior approval requirements of 49 U.S.C. 11323. *See* 49 CFR 1180.2(d)(2). The purpose of the transaction is to achieve operating economies, to improve rail service to the public, and to improve the financial viability of the commonly controlled rail carriers.

Under 49 U.S.C. 10502(g), the Board may not use its exemption authority to relieve a rail carrier of its statutory obligation to protect the interests of its employees. Section 11326(c), however, does not provide for labor protection for transactions under sections 11324 and 11325 that involve only Class III rail carriers. Accordingly, the Board may not impose labor protective conditions here, because all of the carriers involved are Class III carriers.

If the verified notice contains false or misleading information, the exemption is void *ab initio.* Petitions to revoke the exemption under 49 U.S.C. 10502(d) may be filed at any time. The filing of a petition to revoke will not automatically stay the transaction.

An original and 10 copies of all pleadings, referring to STB Finance Docket No. 34817, must be filed with the Surface Transportation Board, 1925 K Street, NW., Washington, DC 20423–0001. In addition, a copy of each pleading must be served on Thomas F. McFarland, Thomas F. McFarland, P.C., 208 South LaSalle Street, Suite 1890, Chicago, IL 60604.

Board decisions and notices are available on our Web site at *http://www.stb.dot.gov.*

Decided: January 23, 2006.

By the Board, David M. Konschnik, Director, Office of Proceedings.

Vernon A. Williams,

Secretary.

[FR Doc. E6–1033 Filed 1–26–06; 8:45 am]

BILLING CODE 4915–01–P

[1] Although KBN indicated that this transaction would be consummated no earlier than 7 days after the filing of its notice of exemption, DN, in STB Finance Docket No. 34816, indicated that the lease and operating agreement would not be consummated until January 18, 2006 (7 days after DN filed a correction to its notice of exemption).

[2] By letter received on January 11, 2006, DN corrected its verified notice to reflect the mileposts listed herein.

DEPARTMENT OF THE TREASURY

Financial Crimes Enforcement Network; Proposed Collection; Comment Request; Suspicious Activity Report by Casinos and Card Clubs

AGENCY: Financial Crimes Enforcement Network.

ACTION: Notice and request for comments.

SUMMARY: As part of its continuing effort to reduce paperwork and respondent burden, the Financial Crimes Enforcement Network invites comment on a proposed information collection contained in a revised form, ''Suspicious Activity Report by Casinos and Card Clubs, Financial Crimes Enforcement Network Form 102.'' The form will be used by casinos and card clubs to report suspicious activity to the Department of the Treasury. This request for comments is being made pursuant to the Paperwork Reduction Act of 1995, Public Law 104–13, 44 U.S.C. 3506(c)(2)(A).

DATES: Written comments are welcome and must be received on or before March 28, 2006.

ADDRESSES: Written comments should be submitted to: Financial Crimes Enforcement Network, Department of the Treasury, P.O. Box 39, Vienna, Virginia 22183, Attention: Paperwork Reduction Act Comments—Suspicious Activity Report by Casinos Form. Comments also may be submitted by electronic mail to the following Internet address: *regcomments@fincen.treas.gov,* again with a caption, in the body of the text, ''Attention: Paperwork Reduction Act Comments—Suspicious Activity Report by Casinos Form.''

Inspection of comments. Comments may be inspected, between 10 a.m. and 4 p.m., in the Financial Crimes Enforcement Network reading room in Washington, DC. Persons wishing to inspect the comments submitted must request an appointment by telephoning (202) 354–6400.

FOR FURTHER INFORMATION CONTACT: Regulatory Policy and Programs Division, at (800) 949–2732.

SUPPLEMENTARY INFORMATION:

Title: Suspicious Activity Report by Casinos and Card Clubs.

OMB Number: 1506–0006.

Form Number: Financial Crimes Enforcement Network Form 102.

Abstract: The statute generally referred to as the ''Bank Secrecy Act,'' Titles I and II of Public Law 91–508, as amended, codified at 12 U.S.C. 1829b, 12 U.S.C. 1951–1959, and 31 U.S.C. 5311–5331, authorizes the Secretary of the Treasury, inter alia, to require financial institutions to keep records and file reports that are determined to have a high degree of usefulness in criminal, tax, and regulatory matters, or in the conduct of intelligence or counter-intelligence activities, to protect against international terrorism, and to implement counter-money laundering programs and compliance procedures.[1] Regulations implementing Title II of the Bank Secrecy Act appear at 31 CFR Part 103. The authority of the Secretary of the Treasury to administer the Bank Secrecy Act has been delegated to the Director of the Financial Crimes Enforcement Network.

The Secretary of the Treasury was granted authority in 1992, with the enactment of 31 U.S.C. 5318(g), to require financial institutions to report suspicious transactions.

The information collected on this revised form is required to be provided pursuant to 31 U.S.C. 5318(g) and 31 CFR 103.21. This information will be

[1] Language expanding the scope of the Bank Secrecy Act to intelligence or counter-intelligence activities to protect against international terrorism was added by section 358 of the Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism (USA PATRIOT ACT) Act of 2001 (the ''USA Patriot Act''), Pub. L. 107–56.

made available, in accordance with strict safeguards, to appropriate criminal law enforcement and regulatory personnel for use in official performance of their duties, for regulatory purposes and in investigations and proceedings involving domestic and international money laundering, tax violations, fraud, and other financial crimes.

Reports filed by casinos required to report suspicious transactions under 31 CFR 103.21, and any reports filed voluntarily by casinos or card clubs will be subject to the protection from liability contained in 31 U.S.C. 5318(g)(3) and the provision contained in 31 U.S.C. 5318(g)(2) which prohibits notification of any person involved in the transaction that a suspicious activity report has been filed.

A number of minor changes are being made to the current Suspicious Activity Report by Casinos to clarify and shorten the form. Item 1 is revised by adding a new box 1(a) to indicate if the Suspicious Activity Report by Casinos is an updated report and by adding a new box 1(b) to indicate if the report is a jointly filed report. Part III, Law Enforcement or Regulatory Contact Information, has been deleted, and the remaining parts of the form have been renumbered accordingly. Information about law enforcement or regulatory contacts should be entered in renumbered Part V, Suspicious Activity Information—Narrative, as explained in the revised instructions to that part. Renumbered Part III, Reporting Casino or Card Club Information, has been revised to record information about a joint filing. Renumbered Part IV, Contact for Assistance, has been revised so that it no longer requires the name and title of the filer. A number of minor editorial changes have also been made to the instructions to the form, including explaining how to complete critical fields when information is not known and updating the Post Office box number to use when filing the form by mail.

The draft revised Suspicious Activity Report by Casinos is presented only for purposes of soliciting public comment on the form. The draft form should not be used at this time to report suspicious activity. A final version of the form will be made available at a later date.

Type of Review: Revision of a currently approved information collection.

Affected Public: Business or other for-profit institutions.

Frequency: As required.

Estimated Burden: Reporting average of 45 minutes per response. This burden relates to the completion of the form. The recordkeeping burden of 31 CFR 103.21 is reflected in the final rule requiring casinos and card clubs to file reports of suspicious activity.

Estimated Number of Respondents: 600.

Estimated Total Annual Responses: 6,100.

Estimated Total Annual Burden Hours: 4,575 hours.

An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection of information displays a valid Office of Management and Budget control number. Records required to be retained under the Bank Secrecy Act must be retained for five years.

Request for Comments

Comments submitted in response to this notice will be summarized and/or included in the request for Office of Management and Budget approval. All comments will become a matter of public record. Comments are invited on: (a) Whether the collection of information is necessary for the proper performance of the functions of the agency, including whether the information shall have practical utility; (b) the accuracy of the agency's estimate of the burden of the collection of information; (c) ways to enhance the quality, utility, and clarity of the information to be collected: (d) ways to minimize the burden of the collection of information on respondents, including through the use of automated collection techniques or other forms of information technology; and (e) estimates of capital or start-up costs and costs of operation, maintenance and purchase of services to provide information.

Dated: January 20, 2006.

William J. Fox,

Director, Financial Crimes Enforcement Network.

Attachment: Suspicious Activity Report by Casinos

BILLING CODE 4810–02–P

FinCEN Form 102	Suspicious Activity Report by Casinos and Card Clubs	
April 2006 Previous editions will not be accepted after December 31, 2006	▶ Please type or print. Always complete entire report. Items marked with an asterisk * are considered critical (See instructions).	OMB No. 1506 - 0006

1 ☐ Check this box only if amending or correcting a prior report. 1a ☐ Check this box if this is an updated report

1b ☐ Check this box if this report is being filed jointly with another financial institution (See instructions for restrictions on joint filing. Also note instructions for listing joint filer information).

Part I Subject Information

2 Check box (a) ☐ if more than one subject box (b) ☐ subject information unavailable

*3 Individual's last name or entity's full name	*4 First name	*5 Middle initial

*6 Also known as (AKA- individual), doing business as (DBA- entity)	7 Occupation / type of business

*8 Address	*9 City	*10 State	*11 ZIP code

*12 Country code (if not U.S.)	13 Vehicle license # / state (opt.) a. number	b. state	*14 SSN / ITIN (individual) or EIN (entity)	15 Date of birth MM DD YYYY
				/ /

*16 Government issued identification (if available) a ☐ Driver's license/state ID b ☐ Passport c ☐ Alien registration
d ☐ Other _____
e Number: f Issuing state or country _____

17 Phone number - work	18 Phone number - home	19 E-mail address (if available)
( ) -	( ) -	

20 Does casino/card club still have a business association and/or an employee/employer relationship with suspect?
a ☐ Yes b ☐ No If no, why? c ☐ Barred d ☐ Resigned e ☐ Terminated f ☐ Other (Specify in Part V)

21 Date action taken(20) ___/___/___ MM DD YYYY

Part II Suspicious Activity Information

*22 Date or date range of suspicious activity	*23 Total dollar amount involved in suspicious activity
From ___/___/___ MM DD YYYY To ___/___/___ MM DD YYYY	$ .00

* 24 Type of suspicious activity:

a ☐ Bribery/gratuity	g ☐ Misuse of position	m ☐ Unusual use of wire transfers
b ☐ Check fraud (includes counterfeit)	h ☐ Money laundering	n ☐ Unusual use of counter checks or markers
c ☐ Credit/debit card fraud (incl. counterfeit)	i ☐ No apparent business or lawful purpose	
d ☐ Embezzlement/theft	j ☐ Structuring	o ☐ False or conflicting ID(s)
e ☐ Large currency exchange(s)	k ☐ Unusual use of negotiable instruments (checks)	p ☐ Terrorist financing
f ☐ Minimal gaming with large transactions	l ☐ Use of multiple credit or deposit accounts	q ☐ Other (Describe in Part V)

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Paperwork Reduction Act Notice:

The purpose of this form is to provide an effective means for financial institutions to notify appropriate law enforcement agencies of suspicious transactions that occur by, through, or at the financial institutions. This report is required by law, pursuant to authority contained in 31 U.S.C. 5318(g). Information collected on this report is confidential (31 U.S.C. 5318(g)). Federal securities regulatory agencies and the U.S. Departments of Justice and Treasury, and other authorized authorities may use and share this information. Public reporting and record keeping burden for this form is estimated to average 45 minutes per response, and includes time to gather and maintain information for the required report, review the instructions, and complete the information collection. Send comments regarding this burden estimate, including suggestions for reducing the burden, to the Office of Management and Budget, Paperwork Reduction Project, Washington, DC 20503 and to the Financial Crimes Enforcement Network, Attn.: Paperwork Reduction Act, P.O. Box 39, Vienna VA 22183-0039. The agency may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

Part III Reporting Casino or Card Club Information 2

*25 Trade name of casino or card club This is: a ☐ Filing Institution or b ☐ Joint filer

*26 Legal name of casino or card club | *27 EIN

*28 Address | *29 City | *30 State | *31 ZIP code

32 Type of gaming institution
a ☐ State licensed casino c ☐ Card club
b ☐ Tribal authorized casino d ☐ Other (specify)_____

33 Internal control/file number(Optional)

34 Primary Federal Regulator
a ☐ Federal Reserve b ☐ FDIC c ☐ NCUA d ☐ OCC e ☐ OTS f ☐ IRS g ☐ SEC h ☐ CFTC

*35 Account number(s) affected that are related to subject listed in Part I, if any. Check "Yes" if closed.
a _____ ☐ Yes b _____ ☐ Yes
c _____ ☐ Yes d _____ ☐ Yes

36 Affiliation or relationship to casino/card club
a ☐ Customer b ☐ Agent c ☐ Junket / tour operator d ☐ Employee e ☐ Check cashing operator
f ☐ Supplier g ☐ Concessionaire h ☐ Other (Explain in Part V)

*37 Address of branch office(s) where activity occured (See instructions)

*38 City | *39 State | *40 ZIP Code | *41 Country (If not US, enter 2 digit code)

42 Address of branch office where activity occured (if required)

43 City | 44 State | 45 ZIP Code | 46 Country (If not US, enter 2 digit code)

47 Address of branch office where activity occured (if required)

48 City | 49 State | 50 ZIP Code | 51 Country (If not US, enter 2 digit code)

52 Address of branch office where activity occured (if required) ☐ Check if additional branch addresses are listed in Part V

53 City | 54 State | 55 ZIP Code | 56 Country (If not US, enter 2 digit code)

Part IV Contact for Assistance

*57 Designated contact office | *58 Designated phone number (Include area code) | *59 Date filed (See instructions) ____/____/____ MM DD YYYY

60 Agency (If not filed by a financial institution)

Special note:
If this report is being filed jointly, box 1b must be checked and Item 34 completed. A Part III and Part IV must be completed for each institution.

Send each completed SAR report to:

Detroit Computing Center
Attn: SAR-C
P.O. Box 32621
Detroit, MI 48232-0980

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Part V Suspicious Activity Information - Narrative* 3

Explanation/description of suspicious activity(ies). This section of the report is **critical**. The care with which it is completed may determine whether or not the described activity and its possible criminal nature are clearly understood by investigators. The narrative should address as much of the information listed below as possible.

a. **Describe** the conduct that raised suspicion.
b. **Explain** whether the transaction(s) was completed or only attempted.
c. **Describe** supporting documentation and retain such documentation for your file for five years.
d. **Explain** who benefited, financially or otherwise, from the transaction(s), how much and how (if known).
e. **Describe and retain** any admission or explanation of the transaction(s) provided by the subject(s), witness(s), or other person(s). Indicate to whom and when it was given. Include witness or other person ID.
f. **Describe and retain** any evidence of cover-up or evidence of an attempt to deceive federal or state examiners, or others.
g. **Indicate** where the possible violation of law(s) took place (*e.g.*, branch, cage, specific gaming pit, specific gaming area).
h. **Indicate** whether the suspicious activity is an isolated incident or relates to another transaction.
i. **Indicate** whether there is any related litigation. If so, specify the name of the litigation and the court where the action is pending.
j. **Recommend** any further investigation that might assist law enforcement authorities.
k. **Indicate** whether any information has been excluded from this report; if so, state reasons.
l. **Indicate** whether any U.S. or foreign currency and/or U.S. or foreign negotiable instrument(s) were involved. If foreign, provide the amount, name of currency, and country of origin.
m. **Indicate** whether funds or assets were recovered and, if so, enter the dollar value of the recovery in whole dollars only.
n. **Indicate** any additional account number(s), and any domestic or foreign bank(s) account numbers which may be involved.
o. **Indicate** for a foreign national any available information on subject's passport(s), visa(s), and/or identification card(s). Include date, country, city of issue, issuing authority, and nationality.
p. **Describe** any suspicious activities that involve transfer of funds to or from a foreign country, or any exchanges of a foreign currency. Identify the currency, country, sources and destinations of funds.
q. **Describe** subject(s) position if employed by the casino or card club (*e.g.*, dealer, pit supervisor, cage cashier, host, *etc.*).
r. **Indicate** the type of casino or card club filing this report, if this is not clear from Part IV.
s. **Describe** the subject only if you do not have the identifying information in Part I or if multiple individuals use the same identification. Use descriptors such as male, female, age, etc.
t. **Indicate** any wire transfer in or out identifier numbers, including the transfer company's name.
u. If a law enforcement agency has been contacted, list the name of the agency, the name of any person contacted, their title, their telephone number, and when they were contacted here in Part V.
v. **If correcting** a prior report, complete the form in its entirety and note the changes here in Part V.

Information already provided in earlier parts of this form need not necessarily be repeated if the meaning is clear.

Supporting documentation should not be filed with this report. Maintain the information for your files.

Tips on SAR Form preparation and filing are available in the SAR Activity Review at www.fincen.gov/pub_reports.html

Legal disclaimers will not be included in this narrative.

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FinCEN Form 102a — SAR- Casinos and Card Clubs Instructions — 1

Safe Harbor Federal law (31 U.S.C. 5318(g)(3)) provides complete protection from civil liability for all reports of suspicious transactions made to appropriate authorities, including supporting documentation, regardless of whether such reports are filed pursuant to this report's instructions or are filed on a voluntary basis. Specifically, the law provides that a financial institution, and its directors, officers, employees and agents, that make a disclosure of any possible violation of law or regulation, including in connection with the preparation of suspicious activity reports, "shall not be liable to any person under any law or regulation of the United States, any constitution, law, or regulation of any State or political subdivision of any state, or under any contract or other legally enforceable agreement (including any arbitration agreement), for such disclosure or for any failure to provide notice of such disclosure to the person who is the subject of such disclosure or any other person identified in the disclosure".

Notification Prohibited Federal law (31 U.S.C. 5318(g)(2)) provides that a financial institution, and its directors, officers, employees, and agents who, voluntarily by means of a suspicious activity report, report suspicious transactions to the government, may not notify any person involved in the transaction that the transaction has been reported.

In situations involving suspicious transactions requiring immediate attention, such as when a reportable transaction is ongoing, the financial institution shall immediately notify, by telephone, appropriate law enforcement and financial institution regulatory authorities in addition to filing a timely suspicious activity report.

When To File A Report:

1. Every casino and card club (for purposes of 31 CFR 103, a "reporting casino"), shall file with FinCEN, to the extent and in the manner required by 31 CFR 103, a report of any suspicious transaction relevant to a possible violation of law or regulation. A casino may also file with FinCEN, by using the Suspicious Activity Report by Casinos (SARC), a report of any suspicious transaction that it believes is relevant to the possible violation of any law or regulation but whose reporting is not required by 31 CFR 103.

2. A transaction requires reporting under the terms of 31 CFR 103.21 if it is conducted or attempted by, at, or through a casino, and involves or aggregates at least $5,000 in funds or other assets, and the casino knows, suspects, or has reason to suspect that the transaction (or a pattern of transactions of which the transaction is a part):

(i) Involves funds derived from illegal activity or is intended or conducted in order to hide or disguise funds or assets derived from illegal activity (including, without limitation, the ownership, nature, source, location, or control of such funds or assets) as part of a plan to violate or evade any federal law or regulation or to avoid any transaction reporting requirement under federal law or regulation;

(ii) Is designed, whether through structuring or other means, to evade any requirements of 31 CFR 103 or of any other regulations promulgated under the Bank Secrecy Act, Public Law 91-508, as amended, codified at 12 U.S.C. 1829b, 12 U.S.C. 1951-1959, and 31 U.S.C. 5311-5332;

(iii) Has no business or apparent lawful purpose or is not the sort in which the particular customer would normally be expected to engage, and the casino knows of no reasonable explanation for the transaction after examining the available facts, including the background and possible purpose of the transaction; or

(iv) Involves use of the casino to facilitate criminal activity.

3. A SARC shall be filed no later than 30 calendar days after the date of the initial detection by the reporting casino of facts that may constitute a basis for filing a SAR under this section. If no suspect is identified on the date of such initial detection, a casino may delay filing a SARC for an additional 30 calendar days to identify a suspect, but in no case shall reporting be delayed more than 60 calendar days after the date of such initial detection. In situations involving violations that require immediate attention, such as ongoing money laundering schemes, the reporting casino shall immediately notify by telephone an appropriate law enforcement authority in addition to filing timely a SARC. Casinos wishing to voluntarily report suspicious transactions that may relate to terrorist activity may call FinCEN's Financial Institutions Hotline at 1-866-556-3974 in addition to filing timely a SARC if required by 31 CFR 103.

4. Exceptions. A casino is not required to file a SARC for a robbery or burglary committed or attempted that is reported to appropriate law enforcement authorities.

5. The Bank Secrecy Act requires financial institutions to file currency transaction reports (CTRs) in accordance with the Department of the Treasury's implementing regulations (31 CFR Part 103). These regulations require a financial institution to file a CTR whenever a currency transaction exceeds $10,000. 31 CFR 103.22(b)(2) requires that all casinos and card clubs (except in Nevada) file using FinCEN form 103(CTRC). Nevada Gaming Commission Regulation 6A requires Nevada casinos to use FinCEN Form 103-N (CTRC-N). If a currency transaction exceeds $10,000 and is suspicious, the institution must file both a CTR (reporting the currency transaction) and a suspicious activity report (reporting the suspicious aspects of the transaction). If a currency transaction is $10,000 or less and is suspicious, the institution should only file a suspicious activity report. Appropriate records must be maintained in each case. See: 31 CFR Part 103.

General Instructions

A. Abbreviations and Definitions:

1. AKA--also known as
2. DBA--doing business as
3. DEA--Drug Enforcement Administration
4. EIN--Employer Identification Number
5. FBI--Federal Bureau of Investigation
6. IRS--Internal Revenue Service (AML or CI)
7. ITIN--Individual Taxpayer Identification Number
8. SSN--Social security number

B. How to Make a Report:

1. **This form should be e-filed through the Bank Secrecy Act E-filing System. Go to http://bsaefiling.fincen.treas.gov/index.jsp to register.** This form is also available for download on the Financial Crimes Enforcement Network's Web site at www.fincen.gov, or may be ordered by calling the IRS Forms Distribution Center at (800) 829-3676.

Send each completed suspicious activity report to:

Detroit Computing Center
ATTN: SARC
P.O. Box 32621
Detroit, MI 48232-5980

2. While all items should be completed fully and accuractely, items marked with an asterisk (*) are considered critical for law enforcement purposes and must be completed according to the provisions of paragraph 3 below.

3. If the information for a critical item is not known or not applicable, enter special responses "None," "Not Applicable," "Unknown," or "XX" (state/country/middle initial) as appropriate to complete the item.

4. Complete each suspicious activity report by providing as much information as possible on initial and corrected reports.

5. Do not include supporting documentation with the suspicious activity report filed. Identify and retain a copy of the suspicious activity report and all supporting documentation or business record equivalents for your files for five (5) years from the date of the suspicious activity report. All supporting documentation such as, canceled checks, confessions, credit bureau reports, credit slips/vouchers, deposit/withdrawal slips, multiple transaction logs, player rating records, slot club records, identification credentials, spreadsheets, photographs, surveillance audio and/or video recording media, and surveillance logs must be made available to appropriate authorities upon request.

6. If more than one subject is being reported, make a copy of page 1 and complete only the subject information Part I, and attach the additional page(s) behind page 1. If more space is needed to complete any other item(s), identify that item in

Part V by "item number", and provide the additional information.

7. Type or complete the report using block written letters.

8. Enter all **dates** in MM/DD/YYYY format where MM = month, DD = day, and YYYY = year. Precede any single number with a zero, *i.e.*, 01, 02, etc.

9. Enter all **telephone numbers** with (area code) first and then the seven numbers, using the format, (XXX) XXX-XXXX. List international telephone and fax numbers in Part V.

10. Always enter an **individual's name** by entering the last name, first name, and middle initial (if known). If a legal entity is listed, enter its name in the last name field.

11. Enter all **identifying numbers** (Alien registration, Driver's License/State ID, EIN, ITIN, Foreign National ID, Passport, SSN, etc.) starting from left to right. Do not include spaces, dashes or other punctuation.

12. Enter all **Post Office ZIP codes** with at least the first five numbers (all nine (ZIP+4)) if known) and listed from left to right.

13. Enter all **monetary amounts** in U.S. Dollars. Use whole dollar amounts rounded up when necessary. Use this format: $0,000,000.00. If foreign currency is involved, state name of the currency and country of origin.

14. **Addresses, general.** Enter the permanent street address, city, two letter state/territory abbreviation used by the U.S. Postal Service and ZIP code (ZIP+4 if known) of the individual or entity. A post office box number should not be used for an individual, unless no other address is available. For an individual also enter any apartment number or suite number, and road or route number. If a P.O. Box is used for an entity, enter the street name, suite number, and road or route number. If the address of the individual or entity is in a foreign country, enter the city, province or state, postal code and the name of the country. Complete any part of the address that is known, even if the entire address is not known. If from the United States, leave country box blank.

C. Specific Suspicious Activity Report Preparation Instructions:

Item 1-- *Check box, "corrects prior report", if this report is filed to correct a previously filed SARC. To correct a report, a new SARC must be completed in its entirety. Also note corrected information in Part V, (see line "v").

Item 1a-- Check this box if this is an updated report.

Item 1b-- Check this box if this is a jointly filed report with another financial institution.

Part I Subject Information

Note: Casinos and card clubs may rely upon their own internal records, including copies of federal forms, which contain verified customer information, to identify the subjects of these reports. These records may include credit, deposit, or check cashing account records; or a filed FinCEN Form 103 (CTRC), or FinCEN Form 103-N(CTRC-N), IRS Form W-2G, (Certain Gambling Winnings) (*e.g.*, pertaining to a keno or slot win), IRS form W-9 (Request for Taxpayer Identification Number and Certification), or any tax or other form containing such customer information. If casinos do not have verified identification information on the customer, they should consult whatever other sources of customer information that are available within internal records (player rating records, slot club records, etc.). If the subject is an "unknown," casinos should consider using whatever other internal sources are available to obtain customer identification (hotel registrations, show reservations, credit card numbers, riverboat casino reservation records etc.) .

Item 2a-- Check this box if more than one subject. (*e.g.*, multiple subjects or a subject and an agent). Make a copy of page 1 and fill in the data blocks for the additional subject. Make as many copies of page 1 as necessary.

Item 2b-- If no identification information about the subject is available, check box 2b. This will alert law enforcement and regulatory users of the SARC database that this information has not been inadvertently omitted.

Items 3, 4, and 5-- *Subject's name. See General Instruction B10. If box 2a is checked, see instructions for item 2a above. Attach the additional copies to the report behind page 1.

Item 6-- *also known as (AKA-individual), or doing business as (DBA-entity). If a reporting casino or card club has knowledge of a subject's separate "AKA" or an entity's DBA name, enter it in item 6.

Item 7-- Occupation/type of business. Fully identify the occupation, profession or business of the individual or entity shown in **Items 3** through **5** (*e.g.*, accountant, attorney, carpenter, truck driver, check casher, etc.). Do not use nondescript terms such as merchant, self-employed, businessman, or salesperson. If the subject's business activities can be described more fully than just by occupation, provide additional information in Part V. Indicate in **Item 7** if unknown.

Items 8, 9, 10, 11 and 12-- *Address. See General Instructions B12 and B14.

Item 13-- Vehicle license number (optional). Enter the subject's vehicle license plate number and issuing state, if known or available.

Item 14-- *SSN/ITIN (individual) or EIN (entity). See General Instruction B11 and definitions. If the subject named in **Items 3** through **5** is a U.S. Citizen or an alien with a SSN, enter his or her SSN in **Item 13**. If that individual is an alien who has an ITIN, enter that number. If the subject is an entity, enter the EIN.

Item 15-- Date of birth. See General Instruction B8. If an individual is named in **Items 3** through **5**, enter the date of birth. If the month and/or day is not available or is unknown, fill in with zeros (*e.g.*, "01/00/1969" indicates an unknown date in January, 1969).

Item 16-- *Government issued identification (if available). See General Instruction B11. Check the appropriate box(es) showing the type of document used to verify the subject's identity. If you check box "d" (Other), be sure to specify the type of document used. In box "e" list the number of the identifying document. In box "f" list the issuing state or country. If more space is required, enter the information in Part V.

Items 17, 18 and 19-- Telephone numbers and e-mail address. See General Instruction B9 (telephone). List any additional number(s) (*e.g.*, hotel, etc.) in Part V. List e-mail address if available.

Items 20 and 21-- Continuing business association and/or employer/employee relationship. If the "no" box is checked, check the appropriate box to indicate what action occurred that ended the relationship. Indicate the date that action was taken in **Item 20** (see General Instruction B8).

PART II Suspicious Activity Information*

Item 22-- *Date or date range of suspicious activity. See General Instruction B8. Enter the date of the reported activity in the "From" field. If more than one day, indicate the duration of the activity by entering the first date in the "From" field and the last date in the "To" field. If the same individual or organization conducts multiple or related activities within the 30 calendar day period after the date of initial detection, the reporting institution may consider reporting the suspicious transactions on one form but only if doing so will fully describe what has occurred. A new report must be filed for other related suspicious transactions committed after the initial detection period.

Item 23-- *Total dollar amount. See General Instruction B13. Enter the total dollar value of the funds or asset(s) involved in the suspicious activity which is conducted by the same individual or organization within the 30 calendar day period after the date of initial detection. For multiple or related suspicious transactions, show the breakdown of this aggregated total in Part V. For individual(s) with a relationship to the casino (reference **Item 36** "b" through "h"), the value of this item can be zero (0). Do not use any words, such as "thousand", "million", etc.

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Item 24-- *Type of suspicious activity. Check the box(es), which best identify the suspicious activity. If the activity involves exchanging numerous small denomination bills for large denomination bills at the cage, after the subject engages in minimal or no gaming activity, check boxes "e" and "f". Check box "j" for Structuring when a subject acting alone, in conjunction with, or on behalf of other subjects, conducts or attempts to conduct activity designed to evade any recordkeeping or reporting requirement promulgated under the Bank Secrecy Act. Check box "o" if the ID presented does not match the individual or if multiple ID's conflict. If you check box "q" for Other, you must specify, in Part V, the type of suspicious activity that occurred not listed in **Item 24**.

Part III Reporting Casino or Card Club Information*

If this report is being filed jointly (box in item 1b checked), make a copy of page two and complete items 25 through 36 for the joint filer following the same instructions as the filer. Complete branch office information, items 37 through 56 if appropriate. Branch office's of casinos and card clubs include non-gaming office operations world wide. If there are additional joint filers, make as many copies of page two as required to record the additional joint filer information. Attach any additional pages behind page three, and indicate the total number of joint filers in Part V.

NOTE: Reports involving insider abuse may not be filed jointly.

Item 25-- *Casino or card club's trade name*. Enter the name by which the casino or card club does business and is commonly known. Do not enter a corporate, partnership, or other entity name unless such name is the one by which the casino is commonly known.

Item 26-- *Casino or card club's legal name. Enter the legal name as shown on required tax filings, only if different from the trade name shown in **Item 25**. The legal name should match the name shown on the charter or other document creating the entity, and which is identified with the casino's established employer identification number.

Item 27-- *Employer identification number. Enter the institution's nine-digit EIN.

Items 28, 29, 30, and 31-- *Address. See General Instruction B 12 & 14.

Item 32-- Type of gaming institution. -Check the appropriate box for the type of gaming institution. Check box "a" for a land-based or riverboat casino that is duly licensed by a State, Territory or Insular Possession of the United States. Check box "b" for a tribal casino (*e.g.*, a Class III type gaming operation). Check box "c" for a card club, gaming club, and card room or gaming room (including one operating on Indian lands). If you check box "d" for "**Other**", be sure to specify the type of gaming institution (*e.g.*, racino, race track).

Item 33--Internal report control/file number (optional). Enter any internal file or report number assigned by the reporting institution to track this report. This information will act as an identification aid if contact is required.

Item *34--Primary Federal Regulator. Check the appropriate box (only one).

Item 35-- *Account number(s). See General Instruction B11. Enter the number of any account in or through which the suspicious activity occurred. If an account is not affected or if no affected account is known, enter "none" in item 37a. Check the "yes" box to indicate if the account is closed. If more than four accounts are affected, provide the additional information in Part V.

Item 36-- Affiliation/relationship to casino. If box "d" (employee) is checked, indicate in Part V the subject's position (*e.g.*, dealer, pit supervisor, cage cashier, host, *etc.*) and the subject's involvement. If box "h" (other) is checked, briefly describe in Part V.

Items *37- 56--Branch Office Addresses. See General Instructions B12 & B14. Provide the addresses of up to four branch locations where the most significant portion of the suspicious activity occurred. If there are more than four branches, check the box labeled "Check if additional branch ..." in the last branch address (item 52) and list the additional locations in Part V. If there are no branch addresses involved, enter "Not Applicable" in Item 37. Branch office's of casinos and card clubs include non-gaming office operations world wide.

Part IV Contact for Assistance*

Item *57-- Designated contact office. Enter the name of the office that the casino or card club has designated to receive request for assistance with this report. This office must have an individual knowledgeable of this report available during regular business hours.

Item *58--Designated phone number. See General Instruction B9. Enter the work telephone number of the designated contact office.

Item *59--Date filed. See General Instruction B8. Enter the date this report was filed. For electronic filing, it is the date that the report was e-filed using BSA Direct. For magnetic media filing, it is the date the magnetic media was forwarded to DCC. For all other filers, it is the date the financial institution completed the final review and mailed/submitted the report to DCC.

Item 60--Agency. If this report is filed by an agency other than a casino or card club such as a regulator or OFAC, enter the name of the reporting agency in Item 61.

PART V *Suspicious Activity Information -- Narrative. See FinCEN Form 102, page 3 for instructions. Legal disclaimers will not be included in this narrative.

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