Appendix A -- Questions Posed to Bankers

1. Have you seen the number of LC forgeries increase over the past five years?
   a. No, I have seen no increase
   b. Yes, I have noticed an increase of less than 25%
   c. Yes, I have noticed an increase of less than 50%
   d. Yes, I have noticed an increase of less than 75%
   e. Yes, I have noticed an increase of 75% or greater

2. What percentage of forgeries appear to originate from outside the U.S.?
   a. 0-25%
   b. 26-50%
   c. 51-75%
   d. 76-100%

3. Do you see more forgeries associated with Standby or Commercial LCs?
   a. Standby
   b. Commercial

4. Do you collaborate with law enforcement officials?
   Y/N

5. Once a forgery is discovered, do you report forgeries to law enforcement officials?
   Y/N

6. Once a forgery is discovered, do you communicate that discovery to other banks?
   Y/N

7. Are there particular red flags that indicate to you that an LC is forged?

8. How many forged LCs do you see a year?
   a. 1-10
   b. 11-20
   c. 21-30
   d. 30+

9. Do forgers appear to be using the bank's own forms or are they creating their own?
   a. Forgers are mostly using the bank's forms
   b. Forgers are mostly creating their own forms
   c. Both are occurring in substantial numbers

10. How much do forged LCs cost the bank each year?
11. How have banks been able to shield themselves from forgeries?

12. Additional Comments: