- At least two board members must regularly review bank statements examining, among other things, payments by both hand-written checks and online banking transactions—do not “default” this to management personnel.

- Boards must not grant anyone absolute & exclusive authority over their finances.

- Review fidelity limits yearly with your client, to make sure they're sufficient, in conjunction with the annual audit by their accounting firm.

- Board members should look for suspicious "cycles" of large withdrawals followed by large deposits—a sign of money being "jockeyed" between different association accounts to cover unauthorized transactions.