



HELPING FINANCIAL COMPANIES WITH CURRENT CHALLENGES AND STRATEGIES

Finding your way in a rapidly changing environment is challenging. Having solid, experienced advisors helps. Warren Averett is proud to serve financial services clients of all sizes across the Southeast with accounting and consulting capabilities.

We go beyond the typical audit, accounting and tax return functions to find unique ways to improve your overall operational efficiencies. Our Financial Services Group members have dedicated their careers to serving de novo banks, community banks, public banks, credit unions, broker dealers, insurance companies and other financial services organizations. We help companies manage their growth and establish a competitive foothold.

We are proud to maintain an active role in the financial services industry by participating in a number of associations, including Alabama Bankers Association, Community Bankers Association of Georgia, Florida Bankers Association, Tennessee Bankers Association and League of Southeastern Credit Unions. Warren Averett is also registered with the Public Company Accounting Oversight Board and a member of the BDO Alliance.

FEEL ASSURED BY

Our understanding of the rapidly changing environment financial institutions are operating in. Our professionals take a practical approach to audit, compliance, business consulting and tax services. Warren Averett links the technical skills of these functions with the practicality and expertise of business professionals. Many professionals among our Financial Services Group have hands-on financial service experience. We strive to work seamlessly with

our clients' management to become an integral part of their advisory team. Warren Averett will find ways to help save you money and plan for the future, while staying compliant with all of your regulatory needs.

Our Financial Services Group is made up of

50+ Professionals

Our expertise in the financial services industry. Our Financial Services Group is made up of more than 50 professionals, some of whom have dedicated their careers to serving a variety of financial services clients, from large public banks and credit unions to insurance companies. For over 40 years, our professionals have advised clients through change – from mergers and acquisitions to regulatory controls. With the rapid changes occurring in the economy and increased regulatory oversight, as well as changes in technology and online services, new challenges are now facing financial service organizations.

Proper planning of each engagement so that key business and accounting issues and audit strategies are identified. Our unique business approach recognizes that the primary objective of our engagements cannot be completed effectively unless the entity is thoroughly understood. We spend a considerable amount of time developing

a current understanding of our clients' issues and needs. Knowledge of your organization brings a needed perspective to more efficiently and effectively serve you. The overriding concept of understanding your organization is to incorporate those procedures, and only those procedures, that will most effectively accomplish the defined objectives of each engagement.

Forward thinking — we continually keep our clients informed of the latest tax, audit and regulatory developments and maintain active communication with Management, Audit and Supervisory Committees and Boards of Directors. Warren Averett also hosts roundtables throughout the Southeast in an effort to share best practices, discuss regulatory updates and other solutions to daily operational challenges.

BEYOND AUDIT AND TAX

We look for opportunities to assist clients in improving their overall operational efficiencies. Warren Averett provides consulting services to assist in keeping your organization profitable and compliant.

- Capital enhancement planning
- Due diligence; merger and acquisition assistance
- Fraud investigations/litigation support
- Internal control design and implementation
- Operational performance and efficiency reviews
- Receivership services
- Regulatory controls, consulting and examination assistance
- Regulatory order consulting and assistance
- SOX / FDICIA consulting
- Stock options and restricted stock analysis
- Strategic planning



OUR TURF IS EVER EXPANDING
TO HELP YOU
THRIVE IN YOURS

For a current list of locations,
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AUDIT, COMPLIANCE AND TAX SERVICES

- External certified financial statement audits
- Internal audits
- Regulatory compliance examinations/reviews
- Bank Secrecy Act/Anti-Money Laundering audits
- Director and Supervisory examinations
- Employee benefit plan audits
- HUD compliance filings
- Information technology examinations
- Asset/liability management
- Loan reviews
- Automated Clearing House (ACH) compliance audits
- Federal Reserve online reporting
- Securities and Exchange Commission reporting
- Statutory financial statement audits
- Federal/State tax prep and planning
- Executive tax services
- Mergers and acquisitions
- Subchapter S conversion
- Tax compliance services
- Federal, multistate and local tax planning
- Student loan portfolio audits
- Compliance and internal auditor training
- Tellers of election services