



PROVIDING COMPREHENSIVE COMPLIANCE SOLUTIONS

At Warren Averett, we thrive on the objective of providing your bank and financial services entity with the tools necessary for a top-notch compliance program in a cost-effective manner. Our approach provides risk-focused, best-practice solutions for compliance that allow you to comply with federal and state laws and regulations while providing your customers with excellent customer service.

Below is an overview of the compliance services we offer.

COMPLIANCE REVIEWS

Based on your federal regulator's own examination procedures, selected transactions are reviewed for compliance with applicable laws and regulations. The scope and frequency of each review is tailored to your institution's size, complexity and specific needs.

BANK SECRECY ACT / ANTI-MONEY LAUNDERING REVIEWS

Warren Averett will perform the Bank Secrecy Examination using the FFIEC's examination manual. Warren Averett will review your risk assessment, policies, procedures and processes. In-depth transaction testing is performed to determine program compliance. The BSA/AML regulations require depository institutions to meet documentation requirements, identify pertinent risks, and monitor their compliance with the various acts and regulations on a routine basis. A detailed report

of findings is provided along with suggestions for "best practices" to improve your program.

FAIR LENDING REVIEWS AND ANALYSIS

Using regulators' examination guidelines, we will:

- Perform fair lending analysis
- Review and evaluate your internal fair lending statistical analysis
- Review your fair lending policy, procedures and practices
- Help you perform your fair lending self-evaluation
- Assist you in providing fair lending training specific to your bank or financial services entity

We can assess the overall fair lending risk for the bank or financial services entity by considering its loan products offered, markets served, decision authorities utilized, pricing discretion, data accuracy, consumer complaints and the compliance management system's oversight regarding fair lending activities.

HMDA SCRUB

Warren Averett can review internally prepared data for HMDA and verify that your data is accurate prior to submission.

WEBSITE REVIEWS

Warren Averett will verify compliance with applicable laws and regulations without interrupting your daily activities.

AUTOMATED CLEARING HOUSE (ACH) AUDITS

We have Accredited ACH Professionals who can help your bank or financial services entity comply with ACH audit regulations. In addition to providing annual ACH audit services, we can also assist with providing guidance on ACH policies and processing procedures, reviewing contracts with third-party processors and evaluating risk exposure.

REMOTE DEPOSIT CAPTURE (RDC) AUDITS

Our Remote Deposit Capture audits help focus the internal controls over remotely processing customer deposits. In addition to regulatory and other compliance, our services are designed to help streamline and improve the efficiency of the remote deposit capture process. Where necessary, we can also provide guidance to your customers who need assistance with developing internal policies and procedures for processing deposits remotely.

COMPLIANCE TRAINING

Whether in person or via teleconference we will use your institution's forms, policies and procedures to effectively educate your employees. The compliance reviews focus specifically on the loan and deposit operation areas. Using a base program, we will specifically design our compliance procedures to meet the needs of your bank or other financial services entity.



OUR TURF IS EVER EXPANDING
TO HELP YOU
THRIVE IN YOURS

For a current list of locations,
visit warrenaverett.com/offices

CONSULTING

Warren Averett will work with you to create services tailored to your specific needs. Areas in which we can provide assistance include:

- Review your existing written compliance program to determine if all elements of risk have been effectively addressed;
- Assist in the design of an effective compliance program specific to your bank or other financial services entity;
- Review risk assessments and evaluate their effectiveness;
- Determine regulatory and other compliance examination readiness and assistance in preparation;
- Assist in responding to regulatory and other compliance actions;
- Look for consistency between cities, offices, departments and branches;
- Supplement existing compliance resources; and
- Review and evaluate reports to be presented to management, the board of directors or to your regulators.