



HELPING CREDIT UNIONS 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 credit unions of all sizes 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. We have members within our Financial Services Group who have dedicated their careers to serving credit unions. As such, we are consistently ranked among the top firms serving credit unions.

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

Recently, Callahan & Associates' Guide to Credit Union CPA Auditors ranked our firm, formerly Hutto & Carver, P.A., among the

TOP 15 firms in the nation

in providing audit services to credit unions with assets in excess of \$40 million.

services. Warren Averett links the technical skills of these functions with the practicality and expertise of business professionals. 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 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 credit unions. Because of this specialization, our staff has considerable experience and is committed to performing efficient and cost effective services. For over 40 years, our professionals have advised clients through change—from mergers and acquisitions to regulatory controls. With rapid changes occurring in the economy and increased regulatory oversight, as well as changes in technology and online services, financial service organizations are facing new challenges.

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

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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.

BEYOND TAX AND AUDIT

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
- Conservatorship services
- Regulatory controls, consulting and examination assistance
- Regulatory order consulting and assistance
- 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
- Statutory financial statement audits
- Federal/State tax prep and planning
- Executive tax services
- Mergers and acquisitions
- Tax compliance services
- Student loan portfolio audits
- Compliance and internal auditor training
- Tellers of election services