



COMPLIANCE SERVICES

MANAGE TODAY. PREPARE FOR TOMORROW.

Today's Regulatory Requirements are Complex and High Risk.

Managing Compliance Across the Organization

These days, compliance can be a very scary word. Financial institutions are receiving enforcement actions virtually every day, more and more regulatory revisions are exposing your institution to lawsuits, and millions of dollars in penalties are being imposed for practices that you may not have anticipated, such as overdraft protection.

Who Is Looking Out For You?

Not only is the current regulatory environment more challenging than ever before, but the onslaught of regulatory changes and increasing risk will only continue as the provisions of the Dodd-Frank Wall Street Reform and Consumer Protection Act are implemented. Are you prepared for the hundreds of regulatory revisions to mortgage lending compliance that are required by Dodd-Frank? Are you ready to cope with the new Consumer Financial Protection Bureau? Do you have a plan to identify and manage the legal, financial and reputational risks that increase with every new regulatory change? If you said no, you're not alone. Financial institutions nationwide are struggling to manage their daily compliance needs, much less understand and prepare for the regulatory changes to come.

The team of compliance professionals at SCS is unique in the industry with extensive experience in compliance, banking, and compliance consulting. Working with SCS on your compliance projects provides your organization with

- Experienced, proven regulatory compliance professionals
- Comprehensive services that are tailored to meet your needs
- Expertise in all areas of consumer compliance
- A "hands-on" approach.

Sheshunoff Consulting + Solutions Can Help

SC+S offers a comprehensive array of solutions specifically designed to help financial institutions evaluate and manage their compliance and other risks.

For almost 40 years, Sheshunoff Consulting + Solutions has been a leader in the banking industry, serving thousands of financial institution nationwide. With extensive compliance knowledge and experience, the Sheshunoff compliance consultants are your expert resources to cope with daily and upcoming compliance challenges. And with a team of renowned compliance experts and former examiners focused on regulatory changes and exam trends, no one else is better suited to helping you stay ahead of the regulatory avalanche.

Compliance is a more complicated world than ever before. Between the record-breaking number of regulations being issued and sweeping reform from Congress, confusion and uncertainty are at an all-time high. Are you prepared for the compliance challenges ahead?



Are your compliance management practices ready?

Independent Audits and Reviews

During an audit or review, an SCS professional will review your policies and procedures, as well as perform transaction testing to evaluate your institution's compliance with federal regulatory requirements. Further, the SCS audit and review services focus on risk, and the professionals recommend changes with efficiency and cost effectiveness in mind to provide the most value to your institution.

- Annual ACH compliance audit
- Annual BSA audit
- Compliance audits or reviews
- Specialty audits and reviews, such as
 - HMDA and CRA

Risk Assessments and Gap Analyses

Compliance risk assessments are an excellent way for an institution to identify its highest areas of risk. A risk assessment is recommended and may be required as part of an ongoing compliance monitoring program, co-sourced compliance, or internal audit project in order for SCS to focus its services appropriately on an institution's highest areas of risk. Further, SCS can provide your institution with a risk assessment of a specific area of concern, such as ACH operations, BSA/AML compliance or FCRA Identity Theft/Red Flag programs.

- ACH risk assessment
- BSA / AML risk assessment
- OFAC risk assessment
- FCRA / identity theft prevention / red flag program
- Compliance risk assessment
- Fair lending risk assessment

Compliance Consulting

Our Compliance Administration Program (CAP) is a comprehensive, turnkey solution that comprises a compliance assessment, a tailored compliance program based on the results, and ongoing administration of the compliance program. Additionally, as part of Co-Sourced Compliance Services, SCS can bundle appropriate services, including Compliance Administration and general or specific Reviews, Audits, and Assessments to provide your institution with end-to-end compliance coverage. Finally, Online Compliance Consulting offers an online resource for knowledge, guidance, training, and compliance program tracking, particularly in the realm of Dodd-Frank preparedness.

- Compliance administration program
- Co-sourced compliance services
- Policy and procedure development
- Online compliance consulting
- Dodd-Frank preparedness

Other Risk Management Services

The broad spectrum of SCS enterprise risk management, information security, and enforcement action services allow executive management teams to identify risks and evaluate exposures across the broad spectrum of risk, and then provide practical strategies and processes for managing those risks to optimize financial performance.

- Internal audit services
- Enterprise risk management
- Security planning and testing
- Enforcement action assistance
- Loan review
- Online **bRISK** tools

