

Regulatory Compliance

Fortner, Bayens, Levkulich & Garrison, P.C.'s Regulatory Compliance services have been specifically designed to fill the manpower gap for community banks. Too often, community banks do not have the required resources to stay current on extensive, constantly changing regulations. These new developments require the training of bank personnel and monitoring to ensure that regulations are being followed by all employees, and this is a role at which our compliance experts excel.

We design our services to fit your needs. Services we provide to community banks range from telephone consultations on specific issues to training and sampling and testing procedures similar to those performed during regulatory examinations.

Regulatory Compliance Reviews

The scope of the compliance reviews are similar to that which would be performed by regulatory agencies. Our sampling and testing procedures are based in large part on the interagency examination procedures. Also included are consultations and training on new product disclosures, lending, deposits and Internet-focused practices. Our training program emphasizes best practices for internal compliance officers and other staff members. We also provide guidance during the review process on your bank's policies and procedures to help ensure compliance. Modifications to the procedures may be made according to the types of services and products you offer.

Automated Clearing House Reviews

We conduct an annual review of your bank's procedures and recordkeeping as required under the National Automated Clearing House Association rules.

Bank Secrecy Act

Performed in accordance with the most recent *Interagency BSA Examination Manual*, our BSA examination includes a review of your bank's Bank Secrecy Act/Anti-Money Laundering policies and procedures, and a review of your risk assessment for reasonableness given your risk profile. We provide comments and recommendations regarding the effectiveness of your BSA/AML program and conduct transactional testing on high risk areas. We will also identify high risk accounts and services. We evaluate your management team's efforts to resolve violations and deficiencies noted in previous audits and, following the Department of the Treasury's Financial Recordkeeping and Reporting of Currency guidelines, we check for monitoring and reporting of large cash transactions.

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