

Trust Services

Fortner, Bayens, Levkulich & Garrison, P.C.'s Trust Services are designed to review your Trust Department in the following areas: Risk Assessment, Compliance and Account Administration, Asset Management and Accounting and Physical Security Controls.

We have experience working with personal trust, agency, employee benefit and corporate trust fiduciaries with assets under management of up to \$3 billion.

We offer a thorough assessment that can enhance your profitability and identify income opportunities. We will provide examinations of your bank's trust department to ensure regulatory compliance and assess risk. We will review your trust administration services and conduct an analysis of your fee income.

Risk Assessment

The scope of the risk assessment includes reviewing recent risk assessments in regard to applicable regulatory pronouncements and changes in fiduciary laws and regulations, in light of changes to account fiduciary holdings and account assets, as well as changes to personnel and department structure. We design our services to fit your needs.

Compliance and Administration

We conduct an independent review of your bank's procedures and administration to determine whether personnel are following the Board of Directors guidance. We ensure the Trust Review committee properly approves and reviews accounts and account changes according to regulatory requirements and your policies and procedures. We also determine if discretionary fiduciary account assets are invested in ways or offerings that might affect the judgment of management or fall outside of compliance with regulatory or bank policies. Administratively, we will review accounts for proper account administration and asset management practices. We will provide to you a written report documenting our work.

Accounting and Physical Security Controls

We will test your reconciliations of significant operating and safekeeping accounts and verify assets with safekeeping agents. We will also test internal controls over fiduciary assets and determine that your trust operations and accounting functions are operating effectively.

**FORTNER, BAYENS, LEVKULICH
& GARRISON, P.C.**

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