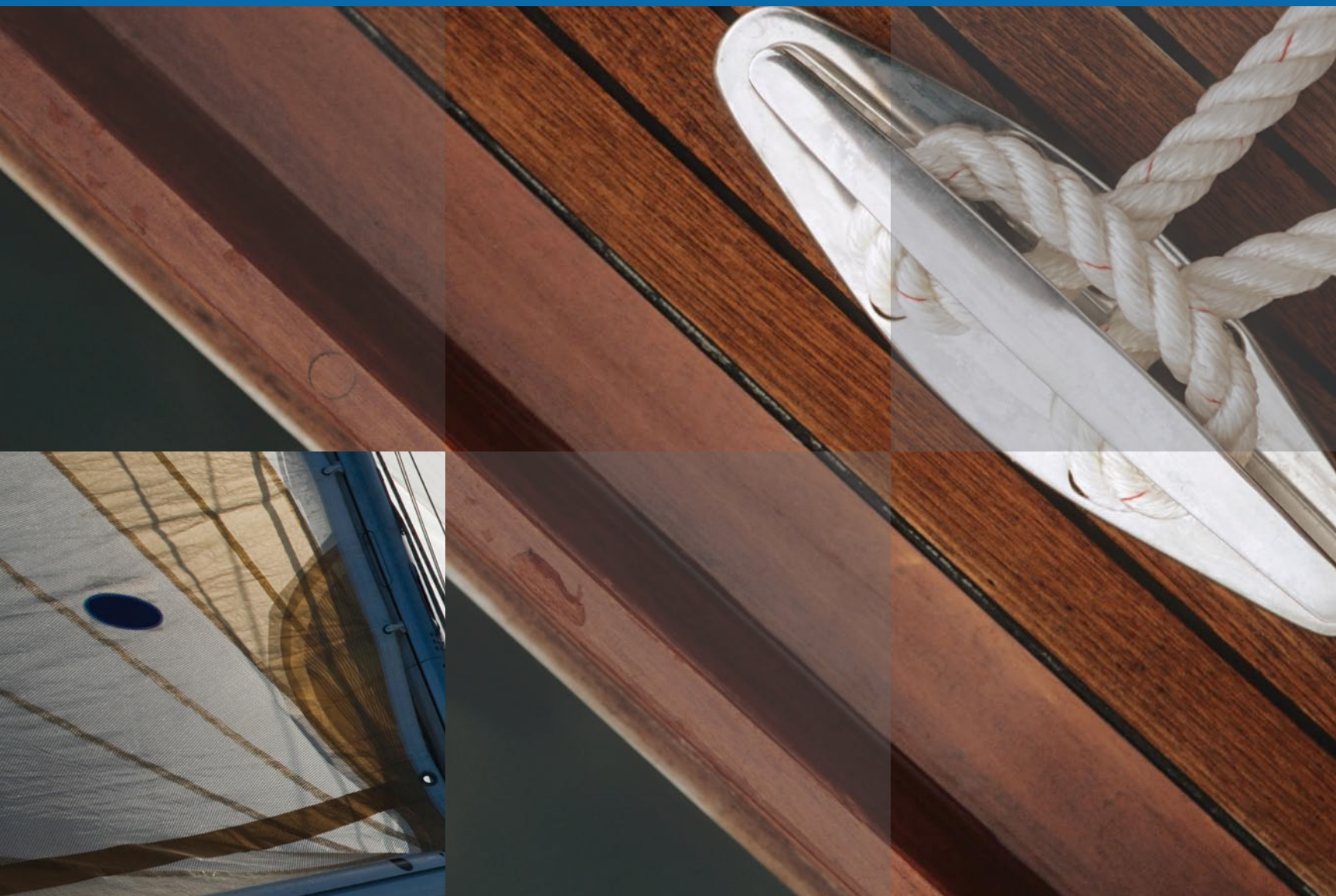


Compliance Management Services



Services to help you navigate through the regulatory environment



The regulatory environment is always growing and expanding with more challenging and complex requirements. The pressure to control expenses in addition to these regulatory demands affects your ability to adequately train staff, making it even more difficult to manage risk.



Many financial institutions have taken the proactive step of outsourcing compliance services to help manage staff size, control capacity, and reduce expenses. The expertise of the company you choose to review and improve existing quality control plans and compliance policies determines how effectively your compliance management and training needs are fulfilled—and ultimately how well you manage risk.

Wolters Kluwer Financial Services is the industry leader in regulatory compliance solutions. We're ready to partner with you to understand your institution's business and work with you to alleviate the compliance burdens you face every day. Our Compliance Management Services provide you with the essential skills, experience, and tools to assist your institution in efficiently managing compliance risk, allowing you to maximize your compliance and legal resources. We're ready to help you manage content, implement new programs, and demonstrate robust compliance management through our comprehensive suite of services, customized to address your specific business needs.

Compliance Risk Assessment

An effective compliance program starts with an evaluation of the compliance risks specific to your operations and structure. To help you identify potential hazards, we'll review your existing compliance documentation and evaluate your current policies and procedures. Then, we'll identify specific laws and regulations applicable to your business units and develop and implement appropriate systems and controls. We'll also interview key personnel from each business unit to help us evaluate your compliance training efforts. This service can be applied across your entire institution or to specific products, services, regulations, or lines of business.

Compliance Review Services

Our team of experts will analyze your current compliance practices to help you better understand your overall and specific compliance objectives. This review determines any potential gaps in your internal requirements and processes, such as licensing, disclosures, lender expectations, and applicable fees. Each review is tailored to your needs, from comprehensive assessments to single subject reviews; from regular ongoing evaluations to one-time audits; or from broad policy reviews to deep-dive transaction testing—and will accommodate your entire institution or specific products, services, or lines of business.

Compliance Research Services

Understanding how regulatory changes affect your business requires time, knowledge, and insight. Our experienced compliance professionals provide each of these elements as they work with you to evaluate the applicable regulations in each jurisdiction. We'll help you identify the compliance issues with your existing business and understand the compliance implications of expanding into new jurisdictions, or adding new lines of business or products.

Compliance Transactional Review

Improving your compliance is our top priority. To help you evaluate the effectiveness of your institution's policies and procedures, our team of experts will review a sample of loans or accounts. This review will help us analyze your compliance of transactional practices and recommend best practices. We'll provide an unbiased perspective to help you identify potential compliance risks and avoid the devastating consequences of compliance failure.

Document Package Selection Service

Our Document Package Selection Service will determine if you're missing documents at critical times of the lending process and provide you with the right document package. We understand the best practices for the application and production of each document in the process and we'll help you apply industry standards to support new products or expansion into new jurisdictions.

Examination Assistance

Our team of experts understands the importance of regulatory examinations. After all, they are former bank examiners and compliance officers. We'll help you prepare for the examination process so you won't be caught off guard with any surprises. We will work with your staff to improve their performance and familiarity with processes and product offerings. When the next regulatory examination comes, you can be confident knowing your financial institution is ready.

Document Management Services

We eliminate the hassles of document management and improve your compliance risk management, no matter how many compliance documents you use. Our skilled experts will discover and remove any obsolete or inconsistent documents and convert your current document libraries to new formats, ensuring consistency and versioning. Their assessment will determine how your documents align with our standard warranted documents. We'll work with you to create customized compliant documents that meet your institution's specific compliance and business requirements. Whether your documents are print or electronic, we'll handle the distribution to your applicable points of sale.

Our Document Management Services includes a premium Custom Monitoring and Warranty Service to monitor your customized content and documents. We have decades of experience in monitoring statutes, regulations, and case law with well-tested processes and tools. Our experience, knowledge, and understanding of the regulatory environment will help reduce the time your staff invests in monitoring and improve your risk management. We also provide an extra layer of protection by offering a warranty for our drafted custom content.

Our Document Management Services also includes our Compliance Notification Service, which maintains the documents we've customized for your institution. Because a custom document is not revised when its correlating standard form undergoes changes, this service compares the two documents at your request. We'll notify you with any differences, allowing you to evaluate the changes on your customized document. Following your review, our team will implement any changes that best meet your business needs. Our helpful Compliance Consulting staff will also work with you to maintain your product line as your business grows and changes.

Business Process Outsourcing

Our Business Process Outsourcing service handles the manual tasks that burden your staff. We apply industry leading best practices to faithfully administer these tasks for you. Some of our outsourced services include: IRA Recordkeeping, HMDA and CRA data production and submission, paper fulfillment (through our SAS 70-Certified fulfillment center), and data entry and migration.

Education

Our knowledgeable experts will train your staff in regulatory and risk management best practices. We provide live and web-based training covering specific regulations and customized for your procedures and staff, providing the appropriate focus and level of detail that your employees need. Our in-depth training also covers reporting, risk analysis, information sharing, and data collection processes.

Retirement Plan Consulting Service

Our toll-free Retirement Plan Consulting Service provides your staff with prompt and accurate answers to retirement plan questions. We'll save you valuable time by providing research-based information and by monitoring regulatory and legislative changes that impact tax-advantage accounts, such as Individual Retirement Accounts, Coverdell Education Savings Accounts, and Health Savings Accounts. Our consultants are the subject matter experts in the industry—the same people who write our reference materials and present our educational and training seminars. They answer 99 percent of all questions on the first call with an average hold time of less than 30 seconds.

We'll help you efficiently manage your compliance programs, ensuring your business meets requirements related to:

- Anti-predatory lending requirements
- ARM Adjustment Audit
- Bank Secrecy Act and related Anti-Money Laundering (AML) requirements
- Check 21
- Community Reinvestment Act (CRA)
- Equal Credit Opportunity Act
- Fair and Accurate Credit Transactions (FACT) Act Red Flags requirements
- Fair Housing Act
- Fair lending requirements
- Flood Protection Act
- Fraud detection and prevention guidelines
- Home Mortgage Disclosure Act (HMDA)
- Home Ownership and Equity Protection Act (HOEPA)
- Real Estate Settlement Procedures Act (RESPA)
- Regulation CC (Availability of funds)
- Regulation D (Reserve requirements)
- Regulation E (Electronic funds)
- Regulation P (Privacy)
- Regulation Q (Interest on demand deposits)
- Truth-in-Lending Act (TILA)
- Truth-in-Savings Act



We're continually expanding our service offering to meet your needs in the dynamic regulatory environment. Every service focuses on your immediate compliance needs to improve your speed to market and staff preparedness. Here are just a few of the specific services we offer:

- **Government Lending Services**

We'll help you quickly enter the Federal Housing Administration (FHA) and Veterans Administration (VA) loan markets with license support, warranted compliance documents, and extensive staff training.

- **Reverse mortgage lending services**

Our experts will help your institution obtain the required licensure and train your staff on the unique characteristics of reverse mortgage lending.

- **Mergers and acquisition services**

Our support services for mergers and acquisitions assist you in performing due diligence on an acquired institution's compliance program. We'll also help you understand the impact of documents, compliance processes, compliance risk management, and compliance integration strategies during these complex transactions.

- **Compliance program process and procedure reviews**

We address all federal laws, including those associated with consumer compliance (such as the Home Mortgage Disclosure and Community Reinvestment Acts) and financial crimes (such as the Bank Secrecy Act and the Fair and Accurate Credit Transactions Act's new Red Flag Rules) to ensure you're in compliance.

- **Loan Modification Process Outsourcing**

We'll handle the rigorous administrative functions of the loan modification process. Our outsourcing service takes care of time-consuming tasks (such as data entry, document generation, and delivery), allowing you to focus on more critical aspects of the loan modification process.

Professional and Consulting Services

Our Compliance Management Services are just a part of our overall service offering. We also provide a comprehensive line of professional and consulting services to meet your daily compliance and operational risk needs. Our staff of more than 100 professional services consultants has an average of over ten years of industry experience working as regulators, compliance officers, operational managers, and financial institution executives. By partnering with you to identify gaps, recommend solutions, and resolve challenges, we will help you improve your workflow and mitigate your risk through regulatory consulting, process optimization, product optimization, outsourcing services, staff education, and product training. Developing and implementing solutions tailored to your unique needs and resources is a specialty of our experienced consulting team. No matter the size of your financial institution or the complexity of your needs, alleviating your compliance burden is our primary concern. We are confident we can deliver a complete compliance solution from our extensive line of services to help you successfully achieve your business goals.





The professional's first choice for improved compliance management

Whether you need our pre-defined services or a tailored consulting or training service, we're committed to helping you make sense of the complex regulatory compliance environment. Our skills, tools, and experience will help your institution effectively manage compliance risk. Free your institution from the burdens and pressures of compliance management with our Compliance Management Services.

Learn more at www.WoltersKluwerFS.com/CMS or call 1.800.552.9410.