

## REGULATORY COMPLIANCE

experience **support** // The number of rules, regulations and processes governing financial institutions can overwhelm even the most diligent professional. How will you keep up? We can help.

With BKD, you have access to regulatory expertise and experience to help you stay compliant. Our team serves approximately 1,400 financial institutions nationwide. We can update and train your staff on new developments, co-source with your internal compliance staff or even handle many of the regulatory functions within your institution. So you can keep the pace with the rapidly changing regulatory environment.



### COMPLIANCE AUDITS

We can conduct an independent review of your organization's compliance with consumer protection laws and regulations. Our review will help identify weaknesses or areas that need additional attention. Because our consultants work exclusively with financial institutions, we stay apprised of current regulatory trends and issues under scrutiny. The compliance audit program may be conducted once a year or may be performed on an ongoing basis.

### COMPLIANCE OUTSOURCING

Financial institutions that do not have an effective "in-house" program may take advantage of our compliance outsourcing services. Our consultants perform transaction testing and training and assist in the development of appropriate policies. In addition to our on-site visits, you can access BKD consultants via phone, fax, email and training webinars for help with any day-to-day compliance issues that may arise.

### COMPLIANCE MENTORING

For some financial institutions, it's important to maintain "in-house" compliance expertise. BKD can assist with a customized compliance mentoring program that helps to develop current employees into effective and knowledgeable compliance officers.

### COMPLIANCE TRAINING

Regulations are continually changing, and financial institutions must be able to find effective ways to keep their staff properly trained. BKD offers customized compliance training on virtually every regulatory topic. The effectiveness of our approach lies in its flexibility. Training can be structured by topic (covering one topic with all employees) or by function (covering various topics with one group of employees) on location or by webinar.

### SPECIALTY REVIEWS

Many financial institutions have effective compliance programs but lack the expertise or independence to perform certain reviews. BKD has the knowledge and objectivity you need for:

**BSA/ANTI-MONEY LAUNDERING REVIEWS** // Federal regulations require financial institutions to perform an annual, independent review of Bank Secrecy Act (BSA) compliance. BKD has performed hundreds of BSA reviews and can provide the independence and experience you need for a thorough review.

**FAIR LENDING ASSESSMENTS** // Ensuring Fair Lending Act compliance is important for all financial institutions. We can perform a fair lending assessment based on the Inter-agency Fair Lending Examination Procedures and alert you to potential risks in your loan process.

1400 CLIENTS 

Experience a clear point of view with a firm that works with approximately 1,400 financial institutions and has professionals trained in the industry.

“ We like BKD because they know financial institutions. They have helped us with a variety of regulatory compliance services and always send well-trained and knowledgeable professionals to our banks. ”

**Thomas H. Keiser**

**President** | *BancStar, Inc.*

CRA PERFORMANCE ASSESSMENTS // Unsatisfactory performance on a Community Reinvestment Act (CRA) evaluation can result in serious limitations, including negative consideration by the regulatory agencies of bank applications.

Financial institutions making the transition from the small to large bank examination process may have special issues to consider. BKD can assess your institution’s CRA performance and provide feedback on areas of concern.

**HOW DOES OUR EXPERIENCE RELATE TO YOU? WE HAVE EXPERTISE IN:**

- Bank Secrecy Act
- Community Reinvestment Act
- Consumer Protection in Sales of Insurance Act
- Dodd-Frank Act Wall Street Reform and Consumer Protection Act
- Electronic Fund Transfer Act
- Equal Credit Opportunity Act
- Expedited Funds Availability Act
- Fair and Accurate Credit Transactions Act
- Fair Credit Reporting Act
- Fair Housing Act
- Home Mortgage Disclosure Act
- Homeowners Protection Act
- Housing and Urban Development Act

- Interagency Statement on Retail Sales of Nondeposit Investment Products
- National Flood Insurance Act and Flood Disaster Protection Act
- Privacy of Consumer Financial Information Act
- Prohibition on Funding of Unlawful Internet Gambling Act
- Real Estate Settlement Procedures Act
- Right to Financial Privacy Act
- SAFE Mortgage Licensing Act
- Servicemembers Civil Relief Act
- Truth in Lending Act
- Truth in Savings Act
- Unfair or Deceptive Acts or Practices Act





**2600 CPAS, ADVISORS & STAFF** 

Work face to face with one of approximately 2,600 CPAs, advisors and dedicated staff, and **experience round-the-clock commitment** to ideas that help improve performance.

**BKD THOUGHTWARE®**  // articles  // emails  // presentations  // videos  // webinars

**bkd.com**



FOR MORE INFORMATION // For a complete list of our offices and subsidiaries, visit [bkd.com](http://bkd.com) or contact:  
     
**Nancy Schoolman** // Director // [nschoolman@bkd.com](mailto:nschoolman@bkd.com) // 314.231.5544  
**Mark Burnside** // Senior Managing Consultant // [mburnside@bkd.com](mailto:mburnside@bkd.com) // 502.581.0435