

# We are the Experts

Regulatory Compliance ■ Fair Lending ■ Loan Review ■ Internal Audit Services

## Our Services

### Regulatory Compliance

- Risk Assessment
- Monitoring, Measurement & Reporting
- Targeted Regulatory Reviews
- Consultation
  - Develop & Implement an Effective Compliance Program
  - Conduct Regulatory Research
  - Develop Policies and Procedures
- Training

### Internal Audit

- Risk Assessment
- Audit Co-Sourcing or Outsourcing
- Development of Multi-Year Audit Plan
- Evaluation of Process & Controls
- Tracking Control Issues for Resolution
- Detailed Reporting to Senior Management & the Board of Directors

### Commercial Loan Review

- Assess:
  - Quality of Overall Loan Portfolio
  - Internal Credit Policies & Loan Administration Procedures
- Identify:
  - Specific Credit Issues
  - Trends Affecting Collectability
- Evaluate:
  - Assigned Risk Ratings
  - Allowance for Loan & Lease Loss

### Residential Mortgage Loan Review

- Quality Control Audits
- Repurchase Analysis
- Portfolio Due Diligence
- Litigation Support
- Mortgage Insurance Rescissions
- Fraud Review

### Fair & Responsible Lending

- Process Review / Risk Assessment
- Performance Analysis / Review
- Comparative File Review
- Data Quality
  - Regulatory Reporting – HMDA, CRA
  - Loan Classification
- Examination Management / Assistance
- Training

### We partner with our financial services clients to:

- Identify and Reduce Operational, Compliance & Credit Risk
- Maintain Quality Internal Controls
- Successfully Prepare for Exams
- Improve Business Performance
- Safeguard an Institution's Reputation

Don't Let a Regulatory  
Misstep Derail Your Business

### Why CrossCheck?

- **Value**
- **Expertise**
- **Proven Approaches**
- **Decades of Experience**
- **Focused Only on Financial Services**

CrossCheckCompliance

