

Compliance you
can stand behind.

*Confidence that
holds up.*

CrossCheck 

COMPLIANCE | RISK | INTERNAL AUDIT



Regulatory Compliance

Keeping pace with regulatory changes, supervision, enforcement, and the introduction of new and evolving technology solutions in financial services requires knowledge, expertise, and pragmatic solutions. CrossCheck's experts assist clients with successfully managing compliance risk.

Whether consulting on specific regulatory requirements, compliance programs, or targeted assessments, we tailor engagements to meet our clients' needs. Now more than ever, financial institutions must remain focused on the effectiveness of their compliance programs.

/// REPRESENTATIVE SERVICES

Consultation

- Supervisory/Enforcement Action and Issue Remediation
- Compliance Review of New Products and Services
- Compliance Management System Improvement or Development
- Policy and Procedure Development
- Exam Readiness
- Anti-Money Laundering/Countering the Financing of Terrorism (AML/CFT) Program Review
- Compliance Training

Assessment and Monitoring

- Compliance Risk Assessment
- Compliance Monitoring

Independent Compliance Reviews

- Compliance Management System
- Consumer Deposit and Lending Regulations
- Deposit and Lending Products and Services
- Loan Origination and Servicing

Internal Audit and Risk Management

Risk management and internal audit are critical to identifying, evaluating, and resolving operational and compliance risk. Management continually seeks to understand its risks and relies on internal audit as the final line of defense to ensure front line, operations, risk management, and compliance functions operate as management intends.

CrossCheck internal audit consultants can execute risk management projects and internal audits to assess operations or compliance programs. Services include development of the audit function, assessment of companywide operational and compliance risks, and development of a risk-based internal audit plan.

/// REPRESENTATIVE SERVICES

Consumer Compliance

- Deposit and Lending Regulations
- Loan Origination and Servicing
- Website Review - Advertising
- AML/CFT Audits
- Unfair, Deceptive, or Abusive Acts and Practices

Operational

- Risk and Control Self-Assessments
- Deposit and Loan Operations
- Mortgage Secondary Marketing
- Branch Operations
- Accounting
- Funds Management – Investments
- Payroll/Human Resources
- Wire Transfer
- Third-Party/Vendor Management
- Commercial Loan Review
- Mortgage Electronic Registration Systems (MERS®) Audits

Risk Management & Audit Function Development

- Enterprise Risk Management Program Roadmap
- Internal Audit Charter and Function Development
- Risk Assessment and Internal Audit Plan Development
- Audit Committee/Board Presentations
- FNMA MORA Audit Requirements



Fair Lending

Managing fair lending risk from loan application through servicing requires defined procedures, focus, and vigilance. Data integrity and analysis add to the risk management challenge.

Continuing fair lending supervision and enforcement requires lenders to develop and define a fair lending program specific to their business. CrossCheck provides consulting solutions and internal audit services to assist with fair lending risk management.

/// REPRESENTATIVE SERVICES

Fair Lending

- Program Development
- Program Review/Audit
- Fair Lending Risk Assessment
- Statistical Performance Analysis
- AI Model Monitoring and Output Testing
- Redlining and Peer Analysis
- File Review
- Community Credit Needs Assessment
- Remediation and Issue Resolution
- Disparity Testing
- Training

HMDA and Section 1071

- Process Review
- Data Integrity
- File Review
- Training

CRA

- CRA Performance Context
- CRA Exam Preparation
- CRA Parity Analysis
- CRA Peer Analysis
- CRA Strategic Plan
- Community Credit Needs Assessment
- Training

Loan Review

Lenders operate in a highly regulated environment from loan origination through servicing. Meeting the requirements and expectations of regulators and investors requires robust processes that effectively mitigate credit, regulatory, and reputational risk.

Our experienced team partners with clients to identify and assess the risks inherent in residential mortgages, consumer lending products, and commercial loan portfolios. Each engagement is tailored to the client's specific needs, ensuring that all relevant regulatory and investor requirements are thoroughly addressed. We leverage industry leading auditing software to deliver accurate, timely, and actionable results via customizable reporting.

/// REPRESENTATIVE SERVICES

- Prefunding Quality Assurance
- Post-Closing Quality Review
- Commercial Loan Review
- Rated Securitizations
- Portfolio Purchase or Reviews
- Mergers and Acquisitions

Litigation Support

CrossCheck delivers litigation support and expert testimony across a broad range of issues related to mortgage lending, mortgage servicing, and regulatory compliance.

Our expert analyses and testimony have addressed matters such as HMDA compliance, adherence to underwriting standards in mortgage backed securities, repurchase disputes, loan modification practices, and allegations of predatory lending. Backed by deep industry expertise and hands on experience with the challenges financial institutions face every day, our team provides clear, credible, and authoritative expert testimony that stands up to rigorous legal scrutiny.

/// REPRESENTATIVE SERVICES

- Expert Testimony
- Expert Support Services
- File Review





OUR COMPANY

CrossCheck is a consulting firm that empowers companies in the financial industry to solve their most pressing compliance, risk management, and internal audit challenges. We support banks, fintechs, mortgage bankers, credit unions, consumer finance companies, and law firms across the U.S.

Our team draws on decades of experience as former regulators and industry practitioners, supported by the industry's most trusted certifications. We partner closely with clients to design personalized, pragmatic solutions that reflect how their institutions operate, delivering effective, high-impact outcomes built to endure. More at crosscheckcompliance.com.

THE CROSSCHECK DIFFERENCE

Radar

Seeing the full picture

We turn deep experience into foresight, helping clients anticipate challenges, interpret change, and act decisively.

Compass

A trusted constant through change

A steady, reliable partner, we deliver with consistency, transparency, and follow-through clients depend on.

Toolbelt

Solutions that work in the real world

We go beyond identifying problems, providing pragmatic, tailored guidance that eliminates guesswork.

Lantern

Lighting the way together

Working side by side with clients, we treat their challenges as our own, empowering clients to move forward with confidence.

