



**Lori W. Charlebois**  
CPA – Partner

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## Profile

Lori has over 30 years of public accounting experience, specializing in audits of financial institutions, mortgage banking, and broker dealers with emphasis in internal controls of all industries. A majority of Lori's public accounting career has been in the financial institution industry, serving banks from \$5 million to \$60 billion in assets, including SEC and non-SEC banks. However, her main focus is on community banks and servicing their regulatory, reporting, credit and capital needs as they grow organically or through acquisitions.

## Professional and Industry Experience

Lori has significant experience with internal audit (SOx 404 and FDICIA), risk, SEC reporting, audit and assurance services, de novo financial institutions and mergers and acquisitions. Lori is responsible for managing full scope and co-sourced internal audit and Sarbanes-Oxley Section 404 engagements. Her clients have ranged in size from de-novo to multi-billion dollar financial institutions. Lori is primarily responsible for annual engagement planning, client communications, and overall technical and quality assurance for engagements. She works closely with the engagement team on final client deliverables, as well as Audit Committee communications and deliverables.

## Publications and Speaking Engagements

- Author, Bank Director
- Frequent speaker for various state Bankers Association on various risk and accounting topics
- Taught various types of Continuing Professional Education classes to CPA firms across the country.

## Professional Affiliations

- American Institute of Certified Public Accountants (AICPA)
- Maryland Association of Certified Public Accountants (MACPA)

## Education & Certifications

- Bachelor of Science in Business Administration, Accounting
  - University of Iowa | Iowa City, Iowa
- Certified Public Accountant (CPA) | Maryland and Virginia and Washington D.C.

## Client Focus

### Services:

- Internal Audit
- SEC Reporting
- Audit and Assurance
- SOx 404
- FDICIA Compliance and Implementation
- Mergers and Acquisitions
- Regulatory Compliance
- AML/BSA

### Industries:

- Financial Services