



Compliance Alliance

Exploring C/A's Services and Programs



Compliance Alliance was a novel approach when it was created back in 2011,

Today, C/A has become the compliance standard for easy-access, outsourced, support and guidance for community bankers across the nation.



C/A's Story

Compliance Alliance was created in 2010 in response to Dodd-Frank legislation to serve as support and guidance to bankers in every institution.

C/A is almost a full 100% staffed with people who have real community banking experience.

C/A's board of directors is made up of 75% of the State Bankers Association around the country.

Our Mission

Our mission is to break down complex legislation, regulation and guidance so members can understand the changes, produce the processes and procedures that enable staff to adopt the changes, and to then create the tools and guidance that simplify everyday tasks, while creating the training for member staff, the bank boards, and the compliance staff across the entire organization.



Partnership Structure

Established in partnership initially with 16 State Bankers Associations, Compliance Alliance's services were designed to go beyond those offered by endorsed partners; taking a lead role in guiding member banks through the quickly changing regulatory landscape.

Ownership is vested in each State Bankers Association, and our Board of Directors includes the President/CEO (or designee) from these associations.

Collectively, the now 37 State Bankers Associations own 100% of the company shares and all profits generated benefit these owner associations.

C/A's esteemed board guides our affairs, setting policies, objectives, and oversees Compliance Alliance's management and plays a pivotal role in shaping the direction of compliance services for member.



Recognition of C/A as an authority



COMPLIANCE ALLIANCE

Scott Latham 	Paul Hickman 	Lorrie Trogden 	Jenifer Waller 	Kevin Gould 
Tom Mongellow 	Kathy Kraninger 	Joe Brannen 	Trent Wright 	Amber R. Van Til 
Ballard Cassady, Jr. 	Ginger Laurent 	Jim Roche 	Ramon Looby 	Kathleen Murphy 
Rann Paynter 	Gordon Fellows 	Sam Sill 	Richard Baier 	Phyllis Gurgevich 
Kristy Merrill 	Michael P. Affuso 	John Anderson 	Peter Gwaltney 	Rick Clayburgh 
Mike Adelman 	Adrian Beverage 	Linda Navarro 	Duncan Campbell 	Colin Barrett 
Chris Furlow 	Howard Headlee 	Bruce Whitehurst 	Glen Simecek 	Mark Mangano 

C/A's Three Pillars

When you reach out to Compliance Alliance, our team naturally takes a consultative approach, wherein we will explore through Q&A all the various needs, pressures, and long-term goals for your compliance program.



1

Compliance Hub

Compliance Hub's subscription-based regulatory and consumer compliance advisory service gives your staff guidance and support, unlimited access to tools, monthly training, and document reviews.

2

Assurance Services

Our independent group of compliance specialists complete audits and specialized services for every area every function & every department of your institution.

3

Virtual Partners

Specifically matched to your bank, our dedicated compliance officer , completes projects of your choosing, or monitors, and manages your entire CMS remotely

**Here are some of
the issues that lead
programs to reach
out to us....**

- Expanded examiner scrutiny
- increased corporate responsibility
- Escalating training costs
- Ongoing mentoring of compliance staff
- Rising emphasis on data collection and archives
- Complex overlapping regulations
- Spiraling employee talent pools
- Current MRAs that need to be cleared
- Surging technology trends and regulations
- Expansion of internal and external reporting
- Daunting regulation tides
- Ongoing mentoring of compliance staff
- Shrinking operational budgets

C/A's Organizational Structure

Our company comprises several business units, each operating autonomously:



Compliance Hub

This business unit offers web-based compliance services, including advisory, hotline support, review, and training, to assist members in understanding and adhering to regulations. The day-to-day operations are overseen by the Senior Vice President of Compliance Hub with any managers, Vice Presidents and the Senior Vice President reporting to the Executive Vice President of Compliance Hub.

Assurance Services

The Internal and External Audit business unit provides independent audits for financial institutions, covering areas such as BSA/AML, Lending, Deposits, and IT, among others. These services are conducted through a secure third-party mail system, with day-to-day operations managed by the Executive Vice President of Assurance Services.

Virtual Partners

This business unit offers ongoing monitoring and reporting programs, focusing on areas such as BSA/AML, Lending, and Deposits. Services include secure VPN access and monitoring assistance. The day-to-day operations are overseen by the Senior Vice President of Virtual Partners, with any managers, Vice Presidents and the Senior Vice President reporting to the Executive Vice President of Virtual Partners.

Compliance Hub



We designed Compliance Hub to redefine what bank compliance support and guidance means for financial institutions.

C/A's support covers every area, function, and department:

- Phone in direct access to our experts
- Same-day email questions
- On demand chat services
- Toolkits
- Risk Assessments
- Calculators
- Forms
- Checklists
- Flowcharts
- Policy Tools
- Procedures
- Updated regulatory agency links
- Laws and regulations
- Monthly B/A Access Magazine
- Regulatory Calendar
- Webinars and training videos
- Downloadable Tools
- Peer-to-peer discussion groups monthly
- Regulatory Alert Emails
- Back2Basics Trainings
- Board of Director Trainings
- Cheat Sheets
- Daily Update emails
- Weekly Newsletter Articles
- Weekly Podcast



Assurance Services

- BSA/AML
 - Consumer Lending
 - Deposit Operations
 - NACHA
 - Loan Reviews
 - Information Technology
 - Director's Exams
 - Internal Controls
 - BSA/ AML Model Validation
 - HMDA Scrubs
 - HMDA LAR Prep
 - Private Flood Insurance Reviews
 - CRA Reviews
 - Pre-Close TRID Reviews
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Virtual Partners



- Shared Service Approach
 - Transactional Look-Backs
 - Ongoing Monitoring & Reporting
 - Staff Augmentation
 - Complete CMS Oversight
 - Staff Training
 - Formalized Reporting
 - Direct Access to your VCO Partner
 - MRAs Cleared
 - Monthly Special Projects
-

Compliance Management System Implementation and how it works

- Presents forward looking information, including changes to regs, including information obtained from FDIC FIL's and from FFIEC, and assists with efforts to address needed changes (policies and procedures)
- Assists with implementation of new products and services with regards to compliance, including risk assessments. For example, we just acquired a new loan system. Various loan types would be reviewed to ensure proper set-up. Another example would be the upcoming new Beneficial Ownership change requirements.
- Assists / coaches management efforts to comply with items like CRA and Fair Lending as well as other regulations
- Works to support regulatory exam efforts and is involved in exam process supplying needed documents or answering questions, etc.
- Answers compliance questions from staff as needed.
- Reviews website for compliance, and changes made to the website.
- Reviews advertising through social assurance for compliance with other team members.
- Coaches team regarding areas needing improvement and provides timely feedback on efforts.

Service Roadmap

Are you ready to outsource your compliance support and guidance?



Compliance Hub

Compliance Hub's suite of compliance offerings will be available to your VCO and your bank to enhance your process and put you on the path to best practices.

Assurance Services

Assurance Services' independent audit programs will continue to provide oversight and raise your compliance culture

Virtual Partners

Virtual Partners provide support and guidance to your bank in whatever capacity fits your greatest need.

Full Bank Support

Everyday sounding board, audit support, or full institutional support — Use the support you need/ get the expertise of C/A at every juncture.



C/A delivers thought leadership throughout the week, every month

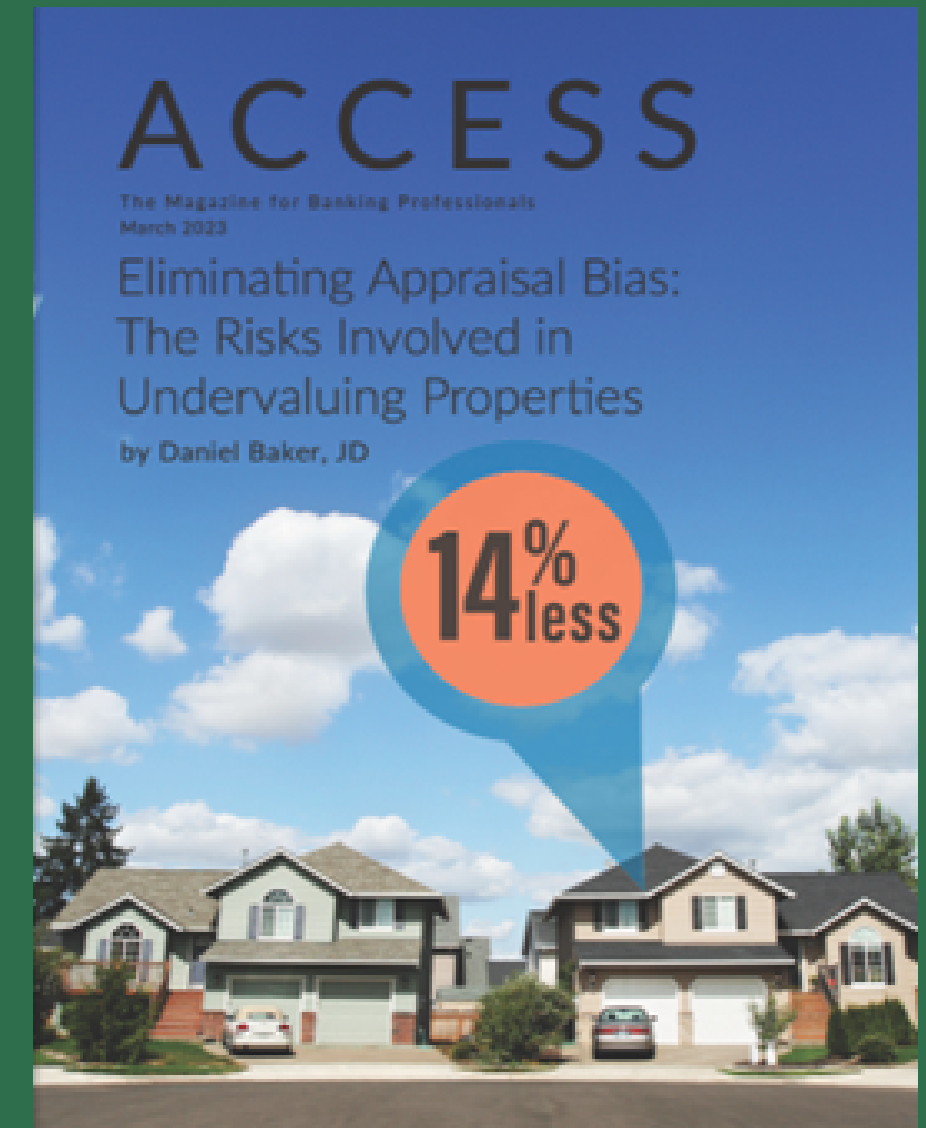


Banking Matters Podcast

- New Episodes every Monday.
- Interviews and referrals

Access Magazine

- Published Monthly



Here's what others have to say.

Find out more [here!](#)

Laurie -CA

“Man you guys are good! That’s exactly what i needed! I will work with my people from here”

Karina - CA

“Good discussion and references Thoughtful Thank you for the clarity when all regulatory options seem vague”

Sergio - VCO

"Our Virtual Compliance Officer Jennifer Kirby is a tremendous resource for us in conducting monthly reviews of our loans and deposits but she also safe guards our policy's and procedures to ensure that they meet all regulatory requirements, best of the Jennifer is available anytime to discuss any questions or scenarios we may have. Shes been a tremendous support to us!



More ways to engage.

Check out C/A's [company](#) overview.

Follow [@compliancealliance](#) on [LinkedIn](#).

Follow [@Comp_Alli](#) on [Twitter](#).



www.compliancealliance.com



COMPLIANCE ALLIANCE

Ask for our Membership Team!

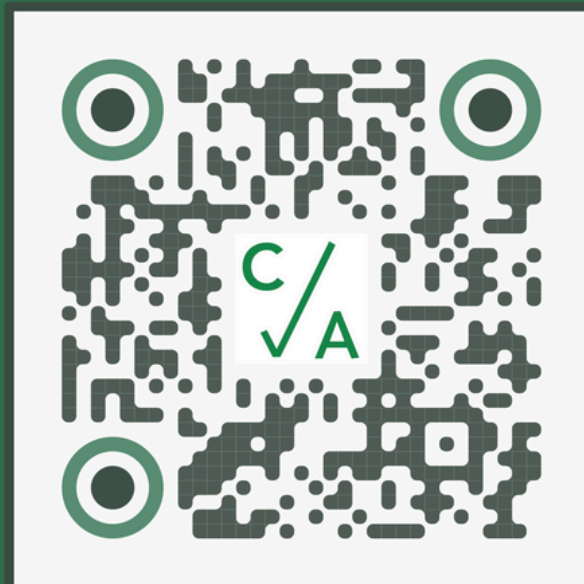


(888) 353-3933



info@compliancealliance.com

C/A PROGRAMS



Scan to learn more!

