

Virtual Partners

Assurance Services

Compliance Hub



*Where compliance and  
innovation meet.*

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***Compliance Alliance  
was a novel approach  
when it was created.***

***Today, it's the standard  
for accessible compliance  
support and guidance  
for community banking.***

# Where compliance and innovation meet

*Banks like yours in nearly every community rely on outsourcing for a variety of reasons. We said, “why not compliance?”*

Now more than ever, regulatory compliance is burdensome and a resource-hungry beast for financial institutions of any size.

It's not hyperbole to say, this task is now more than a one-person job.

That's where C/A comes in.

We've designed our programs and staffed our teams with the people and the knowledge to do every compliance task.

## So what are some of the areas that outsourcing your compliance services and programs can help offset?

- ***Surging compliance rulemaking and enforcement***
  - ***Expansion of internal and external reporting***
    - ***Ongoing training of compliance staff***
    - ***Rising emphasis on data collection***
    - ***Increased corporate responsibility***
      - ***Complex overlapping regulations***
        - ***Shifting employee talent pools***
        - ***Shrinking operational budgets***
          - ***Escalating costs for training***
          - ***Expanded examiner scrutiny***
            - ***Daunting regulation tides***

Now is the time to raise the level of your Compliance Management System across the bank.

# COMPLIANCE HUB

We're more than a library full of tools

*Compliance Hub is a program designed to bring operational change and better decisions.*

- Experts on Hotline Chat ● Regulatory Calendar
- Webinars and Training Videos ● Editable Tools
- Monthly Peer-Group Discussion ● Weekly Podcast
- Unlimited Document Reviews ● Daily Emails
- Cheat Sheets ● Risk Assessments ● Calculators
- Checklists ● Flowcharts ● Policies ● Procedures
- Trust and Mortgage Tools ● Laws & Regulations
- Weekly Newsletter Articles ● Monthly Magazine

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## *Compliance Hub has an Extensive Library of Tools*

- **Toolkits by function, department, & regulation**
  - **Laws, regulations & regulatory guidance**
  - **Training for bank employees and directors**
- 

Proprietary resources  
are all developed  
in-house and backed  
with a consensus-driven,  
team-based approach;  
anchored in experience.



# COMPLIANCE HUB

**Our easy-access system gives you four avenues for better compliance management.**

- Access to licensed/certified advisors through hotline chat, email, & phone
- Array of educational offerings, including webinars, huddles, compliance minutes, and tool segments
- Unlimited reviews of policies, advertising, and more
- Open access to our online tools, products, articles, and webinars

**Turn to Compliance Hub when bank compliance questions pop up and you need help.**





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

Our members have found a better way to build regulatory understanding into all their business decisions with Compliance Hub's membership for use by all areas of your bank, from Tellers to the Board of Directors.

**Register for a live Membership Demo - see what our system is all about - ask questions and discuss your operational needs.**

**Call our team at (888) 353-3933.**

**→ grab a demo spot now!**

# ASSURANCE SERVICES

Audits and specialized services for every area, every function & every department.

- 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 Review
- CRA Reviews
- Pre-Close TRID Reviews



# We are the only audit & review company

that is owned by a majority of the  
State Bankers Associations in the nation.

We offer audits in 21 days from Start to issuance of the Draft Report. We develop an audit or review program to meet your needs with minimal disruption to your staff.

We have a “How can we help?” mentality and provide Compliance Hub tools to help solve compliance issues. Every bank is different, so our goal is to make our process fit the needs of your institution.

→ Fast & transparent – how audits should be!

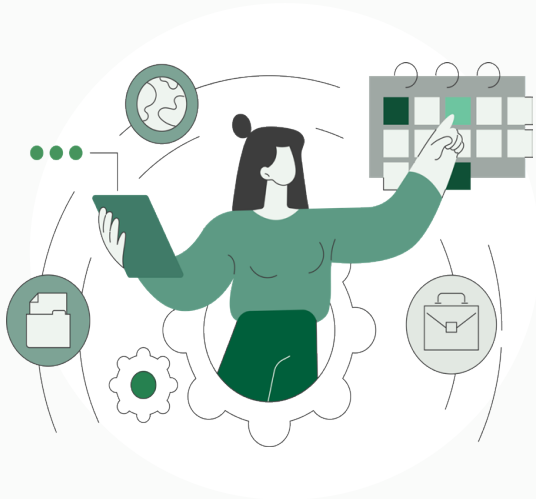
# ASSURANCE SERVICES

## Let's look at how we do this!

**Scheduling** | We work with institutions to schedule review dates that not only meet regulatory guidance, but also the needs of management and staff.

**60 Days to Prepare** | Request Lists are delivered 60 days prior to the engagement so documents can be gathered. Sampling is completed early so that our review can begin on the first day of the engagement.

**Communication During the Review** | Our team will meet with institution staff on the morning that our engagement begins and give continual updates throughout the review. Daily notes and email communications are provided. Whether additional documents are requested, findings are discovered, or solutions can be offered, you will be 100% informed during the entire review process.



**Exit Meeting** | At the conclusion of the engagement, the audit team will conduct an exit meeting with the institution. Our goal is to have no surprises for the institution during this meeting. Daily notes, and exit meeting notes, have been provided and ample opportunity is given to cure any findings during the engagement. Compliance Hub tools are also provided to help cure any findings or to enhance overall compliance.

**Draft Report Generation in 14 days** | At the conclusion of the exit meeting, our staff immediately begins working on a Draft Report. We're fast! Draft Reports are delivered no more than fourteen (14) days after the Exit Meeting.

**Management Response** | After delivery of the Draft Report, the institution has thirty (30) days to respond to any findings or best practices. Our team adds these responses to the Draft, and a Final Report is created.

**Final Report and Delivery** | The last step in our process is to present the Final Report to the Board of Directors or Audit Committee of the institution, typically this is completed virtually. Our team wants to ensure that staff and management at all levels of the institution have an opportunity to meet us and ask questions. We're here to help!

*We have been in your in your shoes and can offer real world solutions. Our team has completed thousands of reviews and come from community banking backgrounds.*

# VIRTUAL PARTNERS

**Built to get your compliance right - let's look at the highlights**

- 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



*Every one of these programs are being used to level up a bank in the U.S. right now. Why? Because they work.*

### **VCO Program**

Are you needing to have your compliance program managed daily, weekly, monthly? Our compliance professionals are working on monitoring every day, while your institution worries about operational processes.

### **VCO Training**

Are you an institution needing to have your compliance officer receive on the job training? Our VCO's train compliance professionals every day, while your staff are on the job at your institution.

### **Suite 16 Program**

Are you a compliance officer that has a full plate daily? Consider the Suite 16 Program for compliance professionals at your institution. Outsource your monitoring monthly.

### **Regulatory Management Oversight Program**

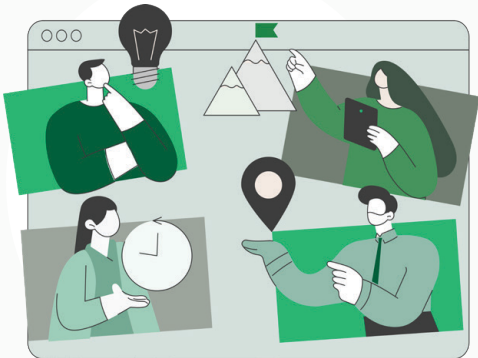
Are you an institution needing to have your compliance program enhanced due to regulatory action? Our Regulatory Oversight Management program works with your staff at the operations level.

*Community banks already rely on Virtual Partners to test compliance on new policies and procedures – why not you?*

# VIRTUAL PARTNERS

When you're ready for a partner, our Virtual Compliance Officers are ready to start the process.

- Complete monitoring & reporting
- Have appropriate certifications
- At least 10 yrs. of practical banking experience; not conceptual bankers
- Be provided a team leader to give oversight for new member engagements
- Chair a compliance committee meeting, provide an agenda, report, and summary style report
- Assists with corrective action and monitor results
- Collaborate with members throughout the Exam or Audit cycle





## Unparalleled support and budget-friendly too!

### **Risk Approach**

VCO will complete onboarding discussions to determine what processes are currently in existence, what processes are needed, and what must be addressed first.

### **Engagement Preparation**

VCO works from the beginning of the engagement understand the existing structure of the institution to determine where we need to fit best.

### **Engagement Process**

VCOs will visit with the institution throughout the engagement to gather additional documents, complete procedures, and generate the monthly reports.

### **Compliance Committee Meeting**

VCO will conduct a meeting with the institution representatives at the Compliance Committee, included in this meeting will be the Monitoring for the period.

### **Report Generation**

Our team creates a Compliance Committee, and Board level report based on monitoring.

### **Support and Assist**

VCO supports our member institutions as they go through audits and exams.

### **Compliance Tracking**

VCO assist our member institutions through tracking ongoing efforts for compliance. We track training, implementations, testing, policies, and more for our members.

# OUR STORY

*Over a decade of unprecedented change and an unrivaled vow to bring support and guidance to community banks across the nation*



- Compliance Alliance was created in 2011 in response to Dodd-Frank legislation to serve as support and guidance to bankers at every level.
- C/A is almost 100% staffed with people who have real community banking experience.
- Our board of directors is made up of the CEOs of State Bankers Associations from 75% of the states in the U.S.
- The industry leader, C/A has a proven system that works for banks of all types and all kinds of communities/environments.

## So what's the takeaway?

We continually update our systems, guidance, and support to the way compliance needs to be done.

### Innovation builds from discourse.

Every service, every program, every interaction is a built-in listening post to our customer's needs, their operational challenges, and the current regulatory landscape that's fueling requirements.

Oursourced compliance program support - that's who we are.

→ grab a demo spot now!

# COMPLIANCE MILESTONES

## *Some of our milestones since 2011:*

**16 Initial SBA Partners** and we've added 21 more through 2024

**C/A Access Magazine** debuted April 2017; digital version 2018

**Back2Basics Webinars** began January 2018; desk manuals added 2019

**Review Alliance (now Assurance Services)** rolled out nationwide 2019

**48 States** 2019 saw us working across 48 contiguous U.S states

**Downloads From Website** C/A tops 200,000 in 2019

**VCO Program (now Virtual Partners)** launched in 2020

**Pandemic Resources** in 2020, B/A delivers pandemic resources and guidance to every banker in U.S.

**Banking Matters Podcast** launched 2023, now over 50 episodes with a diverse range of subject matter from experts in banking.

**Document and Training Management Workflow** rolling out new features to members with enhanced reporting in key areas.

## **Compliance Alliance comes back together in 2024**

- same great service, even better resources -
- welcoming our 36th SBA—New Jersey!!!

# STATE BANKER OWNERS

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



Scott Bruun



Duncan Campbell



Karlon Adam



Colin Barrett



Chris Furlow



Howard Headlee



Bruce Whitehurst



Glen Simecek



Mark Mangano



# GLOWING REVIEWS

*It's more telling to hear what a member says in the moment, during their day.*

Laurie | *"Man, you guys are good! That's exactly what I needed! I'll work with my people from here."*

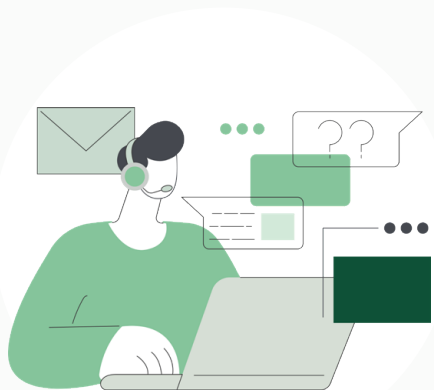
Karen | *"That makes sense. This is new to us so we need to think it through. You're fantastic. Thank you!"*

Tracie | *"Thank you again. Love the wealth of info on the site and the ease of use. Also, your timely replies."*

Karina | *"Good discussion. Thoughtful. Thank you for the clarity when all regulatory options seem vague."*

Bonnie | *"The attorney was very helpful and provided wonderful resources to back his information. Thank you for the great service."*

Bruce | *"Quick to respond, professional, and friendly. I appreciate the calm in the storm."*



## Years later, what continues to drive us?

That's easy – the knowledge that we truly are helping our member banks and the communities they serve.

*Talk with our team and then kick the tires!*

- Membership live demos every week
- Private appointments offered
- 48-hr trial for Compliance Hub
- Watch a webinar
- Attend a Huddle
- Audit & VCO Program consultations
- Executive team walk-throughs
- Watch a Banking Matters podcast
- Review our recent Compliance Minute
- Ask for a sample copy of ACCESS magazine
- Download a JuneMEGA

Talk with our State Bankers Association partners

→ grab a demo spot now!



Thinking about your compliance future?  
Get in touch!

Membership Development  
Toll-Free: (888) 353-3933  
[info@compliancealliance.com](mailto:info@compliancealliance.com)



**COMPLIANCE  
ALLIANCE**