



COMPLIANCE SERVICES

INTRODUCTORY SERVICE: EXAM & CMS PREP

The SCA Compliance Exam Prep Program looks at an institution's CMS program elements, CRA Data, CRA CD Performance Metrics, and Fair Lending Risk Analysis. The process uses techniques employed by the agencies to identify risks with a goal of not only identifying possible gaps or weaknesses, but also recommending corrective actions as a proactive approach. This foundational program offers two levels of review depending on Client preference for depth of discovery as well as other factors such as institution size and complexity.

OUTSOURCED COMPLIANCE MANAGEMENT

- ❖ Provides key resources to implement or enhance your Compliance Management System (CMS)
- ❖ Properly conducts CMS functions including fair lending risk assessments with specialized focus on redlining, compliance reviews, and CRA data analysis
- ❖ Delivers and presents essential data and action plans to Senior Management
- ❖ Fully customizable to your needs with solutions available as temporary or permanent options

TRAINING & ON-DEMAND ANSWERS

- ❖ Compliance training services are tailored to your specific needs
- ❖ Prepares new hires for a successful transition into a compliance position by providing the right tools and hands on guidance
- ❖ Gain invaluable access to a resource with answers on-demand: response times as short as one hour!
- ❖ Subject areas include Flood, TRID, RESPA, ECOA, HMDA, and more

KEY BENEFITS OF THIRD-PARTY ENGAGEMENT

1. Outsourced services help you recognize immediate cost savings
2. Access to Industry standards and best practices leaves you confident you're optimally prepared
3. Mitigate risk through proactive measures instead of through reactive response to enforcement actions

ABOUT THE COMPLIANCE LEAD CONSULTANT: ROBERT ELLIS

- 30+ years mortgage and retail banking experience
- Former examiner with the FDIC and the MA Division of Banks

Subject matter expert in the areas of CRA, Fair Lending and Compliance Risk Management