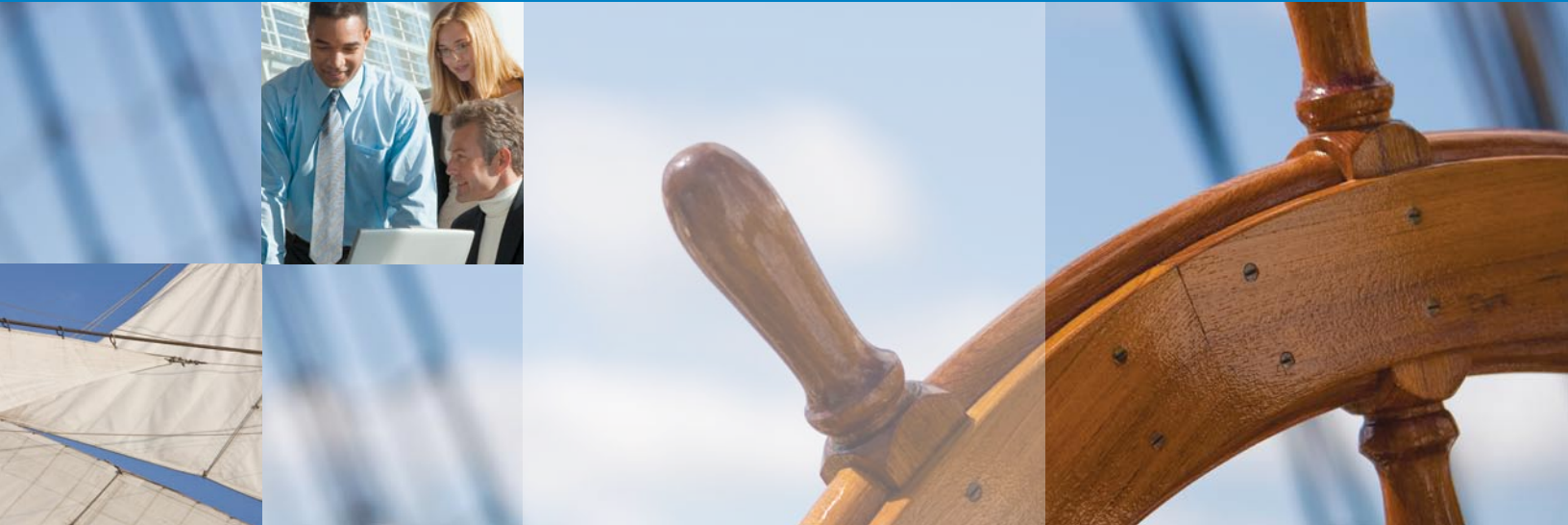


Professional and Consulting Services



Compliance guidance to help you stay on course

Today's regulatory compliance environment is complex and challenging. The burden of maintaining compliance and managing risk stretches your staff and resources, making it difficult to stay on top of ever-increasing federal, state, and municipal regulations. Though the requirements you face are endless, you don't have to manage them on your own. Wolters Kluwer Financial Services offers a comprehensive line of professional and consulting services to meet your daily compliance and operational risk needs.

Our team of consultants includes former bank examiners, compliance officers, regulatory attorneys, executives, operations managers, and technology experts who know the ins and outs of risk management and operational proficiency. By partnering with you to identify compliance and process gaps, recommend solutions, and resolve challenges, we will help you improve your workflow and mitigate your risk.

Developing solutions tailored to your unique needs and resources is a specialty of our experienced consulting team. We'll help you optimize your ability to use our products—from implementation and customization to configuration and training. Because your compliance is our focus, we take the time to fully understand your objectives and help you meet your business goals. No matter the size of your financial institution or the complexity of your needs, alleviating your compliance burden is our primary concern. We are confident we can deliver a complete compliance solution from our extensive line of services: regulatory consulting, process optimization, product optimization, outsourcing, and education.



Wolters Kluwer
Financial Services



Regulatory Consulting

Our experienced team will provide you with exceptional insights and practical advice on regulatory compliance best practices. Whether it's supplementing internal resources or providing outsourced programs to alleviate your compliance responsibilities, we'll examine your regulatory management and make suggestions for your institution.

■ Custom Consulting

Our on-site analysis of your compliance and risk management programs will help us make specific recommendations according to your institution's needs.

■ Audits

We'll review a sample of loans or deposit and IRA accounts to determine your institution's policies and procedures in light of compliance requirements. This service may be an alternative to an internal audit group or may supplement existing audit functions.

■ Executive Level Services

We'll help you develop a culture of compliance based on regulatory requirements as well as your institution's strategic compliance goals. Our comprehensive line of executive level services review compliance positioning and risk management for shareholders' satisfaction and provide regulatory perspectives on charter applications, regulations, and risks.

Our experts work with your compliance department to develop customized training targeted to your Board. We create a reporting system that gives executives the necessary information to set and approve a Risk Profile for a specific regulation, Key Performance Indicators (KPIs), and internal goals to track performance to KPIs.

■ Compliance Research

We'll help you understand regulations and jurisdictions that apply to your existing lines of business, as well as those that may influence new products or lines of business you might add in the future.

Process Optimization

Our sole focus is your compliance needs. That's why we take the time to understand your business, strategy, and objectives to help you optimize your process. By identifying your strategy and objectives, assessing your current high-level product processes, and documenting potentially damaging compliance gaps and regulatory risks, we'll present you with actionable recommendations to improve your operational efficiency and risk management.

■ Process Assessments

We'll evaluate your current processes to help you discern your compliance objectives. Our team of experts will work with you to determine the potential compliance risks in your internal requirements and processes, such as licensing, lender expectations, disclosures, and applicable fees. Each review is tailored to your needs, from comprehensive assessments to single subject reviews; from regular ongoing evaluations to one-time audits; or from broad policy reviews to deep-dive transaction testing. You'll receive customized product recommendations that address compliance gaps and improve processes.

■ Analysis Recommendations

We'll work with you to identify all the regulations affecting your institution and help you understand how each apply to your processes. Our on-site analysis of your existing infrastructure allows us to develop and implement a detailed project plan that recommends the ideal solution to enhance your compliance procedures and help you achieve your goals.

Product Optimization

We understand that your unique business and workflow needs require tailored solutions. Our team of consultants has experience working with thousands of financial institutions. The experience gained from each of our customers allows us to identify and apply the best practice approach to the challenges you encounter. To help you satisfy these needs, we'll examine your current compliance processes and technologies to implement a complete solution meeting regulatory and business requirements. This assessment also helps us make recommendations that best complement your needs. For example, we can highlight manual processes that can be automated to streamline the number of individuals needed to perform those tasks.

■ Implementation

When you decide to use one of our industry-leading software solutions, we'll assign a project manager to help you install, configure, validate, and optimize our software solutions into your systems. This efficient implementation delivers the latest technologies, concepts, and procedures that streamline your operations and decrease risk of non-compliance. You'll receive a dynamic software system that adapts to your future needs. We'll also assist your on-site IT and compliance staff with ongoing tasks, such as data migration and deployment. After implementation, we'll ensure your staff is up to speed with in-house training and support.



■ **Product Training**

We believe that a successful product implementation requires effective training. That's why we take the time to teach your staff the necessary skills to efficiently use our software products. Our team of experienced software-training and implementation specialists applies adult learning principles to our introductory training, hands-free seminars, and web-based continuing education opportunities. We offer a variety of events at our Training Centers or at your financial institution.

■ **Custom Product Development/Authoring**

Our compliance analysts and specialists will work with you to design, implement, and integrate customized documents into our solutions. We'll add your custom documents and modify our standard warranted documents to suit your business needs. By customizing the configuration of your interfaces and including additional data in transactions, we can help you improve productivity and quality of results.

Outsourcing

We have the expertise and resources to provide services and training on an outsourced basis. To simplify your workflow management processes, our experts can assist you as temporary on-site staff or as an offsite project resource. Many institutions cut costs by accessing outsourced expertise to use internal resources more efficiently. Outsourcing compliance needs offers many powerful benefits, including reduced staff workload, lower fixed costs, better risk protection, and full regulatory compliance and reporting.

■ **Document Management Services**

We'll work with you to create documents tailored to your institution's compliance and business needs. Our experts will assist you in managing your documents for consistency and versioning while simultaneously monitoring them to remove obsolete and inconsistent documents. We can also convert your current document libraries to new formats, eliminating the hassles of document management and improving your compliance risk management.

■ **Compliance Management**

We'll provide you with the essential skills, experience, and tools to assist your institution in efficiently managing compliance risk, allowing you to maximize your compliance and legal resources. We're ready to help you manage content, implement new programs, and demonstrate robust compliance management through our comprehensive suite of services, customized to address your specific business needs.

■ **Business Process Outsourcing**

We handle the manual tasks that burden your staff by applying industry leading best practices. Some of our outsourced services include: IRA phone consulting and recordkeeping, HMDA and CRA data production and submission, paper fulfillment (through our SAS 70-certified fulfillment center), and data entry and migration.

■ **Distribution Services**

We'll distribute both print and electronic documents to approved third-parties or points of sale, facilitating controlled distribution. Our distribution process improves the acceptance and quality of documentation and reduces compliance risk with continuous access to the most current document versions.

Education

Our knowledgeable experts will train your staff in regulatory and risk management best practices. We also provide extensive training on data collection processes, risk analysis, reporting, and information sharing.

■ **Employee Regulatory Training**

Our live training sessions cover a number of specific regulations customized for your procedures and tailored for your staff. We can train your entire institution—from executives to operations to employees—providing the appropriate focus and attention to detail each staff member needs to successfully fulfill their responsibilities.

■ **Segment-Specific Services**

We're continually expanding our service offering across lines of business to meet your needs in the dynamic regulatory environment. Our services focus on your immediate compliance needs to improve your speed to market and staff preparedness in specific segments. To learn more about the services we currently provide for specific segments, contact your Wolters Kluwer Financial Services sales representative or call 1.800.552.9410.

Experienced Professional Support

Our staff of more than 100 professional services consultants has an average of ten years of industry experience. This specialized expertise with our best practice approach delivers the right solutions for your financial institution.

We'll help you efficiently manage your compliance programs across your lines of business, including consumer, real estate, deposit accounts, tax-deferred savings accounts, and indirect and commercial lending. Specifically, we can help you comply with requirements related to:

- Anti-predatory lending
- ARM Adjustment Audit
- Automotive finance
- Bank Secrecy Act and related Anti-Money Laundering (AML) requirements
- Check 21
- Community Reinvestment Act (CRA)
- Coverdell Education Savings Accounts (CESAs)
- Equal Credit Opportunity Act
- Fair and Accurate Credit Transactions (FACT) Act Red Flag requirements
- Fair Housing Act (FHA)
- Fair lending
- FHA lending
- Flood Protection Act
- Fraud Detection and Prevention Guidelines
- Health Savings Accounts (HSAs)
- Home Mortgage Disclosure Act (HMDA)
- Home Equity Conversion Mortgages (HECMs)
- Home Ownership and Equity Protection Act (HOEPA)
- Individual Retirement Accounts (IRAs)
- Real Estate Settlement Procedures Act (RESPA)
- Regulation CC (Availability of funds)
- Regulation D (Reserve requirements)
- Regulation E (Electronic funds)
- Regulation P (Privacy)
- Regulation Q (Interest on demand deposits)
- Truth-in-Lending Act (TILA)
- Truth-in-Savings Act
- ...and more

Value with a Reputation

We've been there; we understand your regulatory compliance concerns. You will not find a more knowledgeable or capable consulting team than our group of former bank compliance officers, operations managers, regulators, and legal professionals. We're ready to help you develop and maintain comprehensive compliance programs to effectively manage risk.

We unite our professional expertise, comprehensive line of services, commitment to regulatory compliance, and our tailor-made approach in one value-packed offering. Our market-leading solutions have established our reputation for unparalleled compliance and risk management. You can depend on us to address your unique and growing regulatory compliance needs.

For more information about our professional and consulting services, call 1.800.552.9410 or visit www.WoltersKluwerFS.com/Services.

About Wolters Kluwer Financial Services

Wolters Kluwer Financial Services provides best-in-class compliance, content, and technology solutions and services that help financial organizations manage risk and improve efficiency and effectiveness across their enterprise. The organization's prominent brands include Bankers Systems, VMP® Mortgage Solutions, PCi, GulfPak, Desert Document Services®, AppOne®, GainsKeeper®, Capital Changes, NILS, and AuthenticWeb™.

Wolters Kluwer Financial Services' solutions include integrated and stand-alone compliance and workflow tools, documentation, analytics, authoritative information, and professional services. Customers include banks, credit unions, mortgage lenders, and securities and insurance organizations of all sizes throughout the United States. For more information on Wolters Kluwer Financial Services, visit www.WoltersKluwerFS.com.

