



Verittas provides a broad range of services to its clients across the country. We have specialists in a variety of areas trained and tasked with helping our clients navigate the ever-changing regulatory landscape from a variety of perspectives. Please see below for a full list of common services we are often contracted to perform on an annual basis (frequency dependent on the risk profile of the institution).

- **Full Outsource and/or Co-source Internal Audit:** Covering all business units/functional areas applicable to the institution and required by institution's regulatory authority, including, but not limited to:
  - Accounting & Finance
  - Corporate Governance
  - Commercial & Construction Lending
  - Mortgage Lending
  - Consumer/Retail Lending
  - Fair Lending
  - Community Reinvestment Act
  - Purchased Loans
  - HMDA
  - Loan Servicing
  - Loan Operations
  - Insider Lending
  - Lending Compliance (Inclusive of all applicable regulations)
  - Regulatory Compliance (Inclusive of all applicable regulations)
  - Compliance Management
  - Deposit Operations
  - Bank Secrecy Act
  - Marketing & Social-Media
  - Human Resources
  - Branch Operations
  - Information Technology
    - General Controls
    - Identity Theft Red Flags
    - Cyber Security
    - Business Continuity/ Disaster Recovery
    - GLBA
  - Investments
  - Wire Transfer
  - Electronic Banking
  - ACH NACHA Rules

- Asset Liability Management
- Allowance for Loan & Lease Losses (CECL)
- Vendor Management
- Enterprise Risk Management
- **External Quality Assessments (EQA)/Quality Assessment Reviews (QAR):** in accordance with Institute of Internal Auditors (IIA) requirements
- **Financial Reporting**
  - Internal Control Testing Services – Perform Control Identification and Year-Round Testing to comply with year end ICFR attestation requirements – Meet with Management Quarterly to report and present at applicable committee meetings
    - FDICIA
    - SOX
- **Program Implementation**
  - ERM Program Development
  - IA Program Development
  - Compliance Program Development
  - Training Program Development
- **Risk Assessment:** Including Executive Narrative/Risk-Control Matrix
  - Internal Audit Full Risk Assessment
  - BSA/AML Risk Assessment
  - Compliance Risk Assessment
  - Operational Risk Assessments
  - Business Unit Risk Assessment – Specific Department/Functional Area
- **Consulting**
  - BSA/AML Specific Services
    - In Person Training for Compliance Committee Members
    - BSA/AML Model Validation/Optimization
    - BSA/AML Model Implementation Consulting
    - BSA/AML Staffing Assessment
    - BSA/AML Corrective Action Plans/Regulatory Remediation
  - Regulatory Remediation Services
  - Corporate Governance Consulting
  - Staffing Reviews (Departmental or Bank-Wide)
  - IT Model Validation/Optimization
  - ALCO Model Validation/Optimization
  - Other Independent Model Validation/Optimization dependent on the institution/size
- **Independent Functional/Program Testing**
- **Staff Augmentation**
  - BSA/AML Staffing: Suspicious Activity Monitoring
  - Risk Assessment Assistance