



COMPLIANCE  
ALLIANCE



REVIEW  
ALLIANCE



There is strength in numbers. Discover how we assist the banking industry to ensure compliance by leveraging State Bankers Association knowledge and insight.

**BANKERS  
ALLIANCE**

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“

By offering subscriptions for services through memberships and then working collaboratively to ensure guidance and protection, Bankers Alliance is redefining what bank compliance services can mean to community banks of all sizes.

”

– *B. Scott Daugherty*  
*President and General Counsel, Bankers Alliance*



## A BRIEF HISTORY

In 2011, Bankers Alliance, the holding company, created Compliance Alliance to fill a need for banks overwhelmed with the new regulations and frequent examinations. Created in a partnership with 16 initial State Bankers Associations, C/A's services were designed to extend beyond those offered by endorsed partners by taking a lead role in guiding member banks through the regulatory landscape.

Now owned by a majority of the State Bankers Associations and serving member-clients in 49 states across the U.S. and the District of Columbia, C/A is an industry leader in banking compliance advisory services.

In 2018, Bankers Alliance ownership took another innovative step by creating Review Alliance, the review (audit) company, and continuing to develop community bank-focused programs.

# BANKERS ALLIANCE

**C/A** COMPLIANCE ALLIANCE

**R/A** REVIEW ALLIANCE

At Bankers Alliance, our goal is to give community banks a reliable and trusted resource.

Because B/A companies are solely focused on bank regulatory compliance at the community bank level, we can provide a focused, unfettered approach for our members. This has resulted in fast, reliable services that cover entire operations and expand to fit your growth.

Our strengths consist of pragmatic innovation, services that add real value, and industry expertise.

Ultimately, the choice is yours!!!

For information on how we can help your organization, contact us @ [compliancealliance.com](https://compliancealliance.com) | [reviewalliance.com](https://reviewalliance.com) | [bankersalliance.org](https://bankersalliance.org)



# COMPLIANCE ALLIANCE



Compliance Alliance is raising the bar by uncovering new ways to assist your bank in federal regulatory compliance.

C/A is membership-based, allows Unlimited Access and is All-inclusive.

C/A is designed for the whole bank, from the Board of Directors to tellers.

This is accomplished by creating industry-specific tools, producing toolkits based on bank function and departments, updating tools regularly according to the regulations, and providing summaries of the regulations in layman's terms.

Additionally, C/A offers members unlimited document reviews and unlimited access to a knowledgeable, supportive staff via live chats, emails, and phones.

All areas of the bank will find benefit from C/A's services.

# HOW CAN WE HELP YOU?



## Calculators

To assist with consistency in internal calculations.



## Cheat Sheets

Providing quick reference and visual aid for every functional area.



## Checklists

Reduce exceptions and ensure documents needed are received.



## Forms

Model and Industry specific forms for increased documentation and oversight.



## Flowchart

Remove the guess work and simply follow the flowchart to determine the requirements.



## Huddles

Monthly peer-to-peer discussions designed to discuss industry "hot topics"



## Laws and Regulations

Quick links to regulatory agencies, federal regulations, and state regulatory agencies.



## Live Chat

Real time question and answer within seconds.



## Monthly C/A Access Magazine

Containing industry specific articles with no advertisements.



## Policy Tools

Ideal for development, updating, or replacement of existing policies.



## Procedures

Ideal for development, updating, or replacement of existing procedures.



## Risk Assessments

Designed to assist in identifying and addressing all potential risk.



## Regulatory Calendar

Stay abreast of the internal C/A and regulatory requirement dates.



## Summaries

Layman's terms summary of new or revised regulations.



## Toolkits

Tools broken down by functional areas.



## Webinars, Training and Compliance Minute Videos

Comprehensive training for your entire institution, even your Board.



# COMPLIANCE ALLIANCE

## HERE'S WHAT OUR NUMBERS SAY...

**99.75%**

SATISFACTION RATE FOR THE LAST 12 MONTHS



**49**  
STATES WE DO BUSINESS IN

**<30 seconds**

AVERAGE TIME TO ANSWER EMAILS

**373,821**

SESSIONS BY USERS TO C/A'S WEBSITE

**50,000+**

# OF QUESTIONS ANSWERED FOR COMMUNITY BANKERS

**250+**

YEARS COMBINED BANKING AND EXAMINER EXPERIENCE

**4,800+**

POLICIES AND ADS REVIEWED FOR COMMUNITY BANKERS

**19,760+**

# OF BANKING PROFESSIONALS RECEIVING C/A CONTENT

“

Christmas in July. It appears to be a game-changer for our bank.

”

– Edna Hughes, President/CEO  
Lewisburg Bank Company Kentucky

“

I can't imagine a bank not providing this tool to their entire staff given the reasonable all-inclusive flat price and unlimited use.

”

– Wade Donnell, President/CEO  
The National Bank of Texas





## COMPLIANCE IS PART OF EVERY CONVERSATION

AND RIGHTFULLY SO!!!!

C/A's primary focus is being a trusted and reliable resource for our members. Any time you have questions about regulatory requirements, internal processes, or potential risk areas – contact us. That's why C/A was created: to assist our member banks in shoring up their compliance programs and reducing exposure to risk.

Go to: [compliancealliance.com](https://compliancealliance.com), click on News and Events, from the drop-down menu, choose calendar, scroll to the bottom of the page and sign up for a Live Membership Demo today.



**REVIEW  
ALLIANCE**

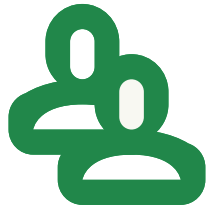


## **BANK COMPLIANCE REVIEWS FOR COMMUNITY BANKS**

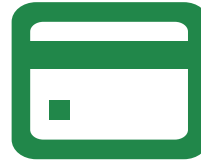
We've created a team of seasoned professionals who understand the nuances of community banking. Our experience with banks large and small helps us understand the scope of work required and focus on the details. We know your bank and its procedures, policies, and processes are unique — our goal is to ensure your processes result in compliance.

So, as you are considering your audit and review partners, remember we are available to assist with building a new program, reviewing your internal audit program reports, or performing an independent review of your existing program. Visit us @ [reviewalliance.com](https://reviewalliance.com) today.

# COMPLIANCE REVIEW PACKAGES



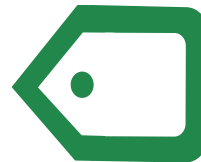
BANK SECRECY ACT



ACH



LENDING  
COMPLIANCE



INTERNAL  
CONTROLS



DEPOSIT  
COMPLIANCE



SPECIAL  
PROJECTS



# REVIEW ALLIANCE

## BSA / AML REVIEW

- 5 Pillar Review
- Officer Designation
- Policies, Procedures, Monitoring, and Controls
- Independent Testing
- Training
- Customer Due Diligence

## DEPOSIT COMPLIANCE REVIEW

- Truth in Savings
- Privacy of Consumer Financial Information
- Electronic Banking
- Electronic Fund Transfers
- Expedited Funds Availability
- Interest on Deposits
- Unlawful Internet Gambling
- NOW Account & MMDA

## LENDING COMPLIANCE REVIEW

- Truth in Lending
- TRID
- Homeowners Protection
- Homeownership Counseling
- Credit Practices Rule
- Equal Credit Opportunity
- Fair Housing
- Home Mortgage Disclosure
- Fair Credit Reporting & FACT
- Flood Insurance
- Activities
- Privacy

## ACH REVIEW

- Policies
- Procedures
- Training
- Agreements
- Records
- Retention
- Prenotes
- NOCs
- Returns
- Payments

**Additional  
Reviews available  
upon request.**



## THE KEY IS THOROUGH AND TIMELY REPORTING

Our first priority is to ensure a thorough review of your institution is completed. This will identify areas of weakness or heightened risk, allowing for adequate mitigation.

Secondly, it is imperative reports are issued timely allowing for proactive management. A draft report gives senior management the opportunity to respond prior to the final report being issued for formal Board reporting.

For more information visit us @ [www.reviewalliance.com](http://www.reviewalliance.com)

# BANKERS ALLIANCE

Bankers Alliance and our family of companies welcome the opportunity to speak with you about all the benefits our members are currently receiving. Institutions in need of a strong consulting resource or a comprehensive independent review of their programs are having their needs met today by Bankers Alliance and our family of companies.

Experience the benefits of having regulatory compliance consulting while also maintaining an independent bank compliance review service working to protect your interests.

For more information or to discuss specific needs, please contact Scott Daugherty at **(833) 683-0701** or at **[contact@bankersalliance.org](mailto:contact@bankersalliance.org)**

# THE BANKERS ALLIANCE OWNERS





# **BANKERS ALLIANCE**

[compliancealliance.com](https://compliancealliance.com) | [reviewalliance.com](https://reviewalliance.com) | [bankersalliance.org](https://bankersalliance.org)