

Meet the Bankers
Alliance family of
services.

Compliance Alliance

Review Alliance

*Virtual Compliance
Officer*



Holding Company of Compliance Alliance
and Review Alliance



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The Bankers Alliance family of services was created in **direct response** to the needs of bankers and grows based **on their feedback.**



The B/A Story

Our story began December 2010, after the passage of Dodd-Frank. The Texas Bankers Association created the Compliance Task Force to determine if there was a way for them to ease the compliance burden on Texas banks.

Community bankers came forth with a list of concerns and needs: white paper summaries of regulations, guides for best practices, checklists, a desire for professional feedback on their products and websites, and other practical solutions to solvable, but burdensome problems.

To meet these needs, Compliance Alliance started in January 2011. National interest from other state bankers associations (SBAs) quickly began to accrue, and by the end of the year, Compliance Alliance Inc. was formed as a separate entity to service banks outside of Texas.

We are currently owned by 29 SBAs across the nation.

Today, we are Bankers Alliance - a holding company that includes Compliance Alliance, Review Alliance, and now our newest service, Virtual Compliance Officer. We service over 600 banks nationwide and continue to grow based on their feedback, ready to provide whatever services are needed in our ever-changing industry.



Partnership Milestones

We're always working to match the evolving landscape.

Bankers Alliance proudly looks back on our partnership with state bankers associations across the country, and the milestones we've reached together. We've made bank compliance more responsive than ever before: with solutions created by bankers, for bankers.

Some of our milestones since 2011:

16 Initial SBA Partners, and we've added 13 more through 2020

C/A Access Magazine debuted April 2017

Back2Basics Webinars began January 2018

Review Alliance rolled out in October 2018

Board of Directors Webinars kicked off in January 2019

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

Speaking and Education 62 engagements across 14 states in 2019

Downloads From Website C/A saw more than 200,000 in 2019

Hotline Inquiries topped 40,000 in 2017; broke 60,000 in 2020

Virtual Compliance Officer launched in 2019 to immediate national interest

Visit www.bankersalliance.com today.



C/A's mission is to assist your bankers in building a regulatory understanding into all business decisions.

Compliance Alliance (C/A) offers a single, unlimited, all-inclusive membership for all our services and is designed for use by all areas of a bank, from the Board of Directors to the tellers.

C/A also offers unlimited access to a knowledgeable, supportive staff of compliance experts that can be contacted by live chat, e-mail, or our phone hotline. Our review team is here to review your documents for you, as many times as you need. We operate from 7am to 6pm CT, Monday through Friday, every day your bank is open.

Best of all, C/A is always growing. We constantly create new industry-specific tools, from calculators to summaries of regulations in layman's terms to accredited webinars, and update our library in response to the changing regulatory landscape and the feedback of our members.

Visit www.compliancealliance.com for more.

How Can We Help You?



Monthly C/A Access Magazine

Contains industry-specific articles and no 3rd party ads.



Live Chat

Real-time answers to your compliance questions.



Webinars and Training Videos

Comprehensive training for everyone, from your tellers to your Board.



Summaries

Complex regulations boiled down into layman's terms.



Flowcharts

Easy-to-follow instructions eliminate the guesswork.



Huddles

Peer-to-peer discussions, moderated by our compliance staff.



Cheat Sheets

A handy quick reference and visual aid for every functional area of the Bank.



Policy Tools

Ideal for developing, updating, or replacing existing policies.



Regulatory Calendar

Here to keep you updated on regulatory updates and C/A training.



Laws and Regulations

Quick links to regulatory agencies and state and federal regulators.



Procedures

Made for developing, updating, or replacing existing procedures.



Risk Assessments

Designed to help you identify and address potential risk.



Calculators

Made to assist you with consistency in internal calculations.



Checklists

A way to organize the implementation of policies and procedures.



Forms

Model industry-specific forms to bolster documentation and oversight.



Toolkits

Curated sets broken down by functional areas and departments.



Virtual Compliance Officer

Meet your new VCO – a shared service for banks.

This newest offering from Bankers Alliance is called Virtual Compliance Officer (VCO): a shared service that allows your bankers to leverage the knowledge and experience of our seasoned staff.

It's a different way to work: you have direct access to a designated VCO assigned to your bank. Our current VCOs are law school grads, ex-examiners, and CRCMs with multiple years in BSA/Compliance.

Federal regulators are in support of banks using shared services like our Virtual Compliance Officer to supplement your team. With that kind of encouragement, we feel confident that we are the best solution to today's compliance challenges.

Visit www.reviewalliance.com today.



BSA / AML
COMPLIANCE



LENDING
COMPLIANCE



DEPOSIT
COMPLIANCE

How Does VCO Work?

Monthly Monitoring and Reporting

We provide formal reports for management-oversight, including our findings and recommendations.

Bank-Specific Policy and Procedural Guidance

Our experts provide focused policy and procedure development assistance.

Training Our Experts

With the compliance landscape constantly shifting under our feet, Bankers Alliance makes sure we keep our VCOs up-to-date on all new training and regulations. This takes the burden of training – and associated overhead – away from the bank.

Attracting the Best Talent

Small community banks no longer need to struggle to find qualified BSA/Compliance Officers or worry about turnover when they utilize our new shared service.



Compliance review specialists that help you build and safeguard your program.

Our seasoned team of professionals at Review Alliance understands the nuances of community banking - that experience allows us to focus on the details of your policies, procedures, and processes. Our goal is to ensure your unique operations result in compliance.

The R/A team offers assistance in flexible ways: whether reviewing your existing program, offering realistic enhancements, or providing guidance in preventing future pitfalls.

R/A is designed to give members a deep-dive review of transactional activities across all areas of the bank – we've always had a "no job is too small" mentality.

We make sure our process fits yours.

Visit www.reviewalliance.com today.

Bank Functions and Departments Reviewed

BSA / AML Review

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

ACH Review

Policies
Procedures
Training
Agreements
Records
Retention
Prenotes
NOCs
Returns
Payments

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

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

Ask about IT Reviews



Testimonials

“

Thanks so much for working with us this past week on deposit operations and internal controls. I enjoyed the time we spent working together; it was truly productive and we learned about the areas where we can improve on our processes.

We've have already thought about an action plan to correct our areas of weakness and what we can do to ensure success in the future. We're confident you'll see marked improvements during your visit in June.

Thanks for your kind “same team” approach and helpful attitude. You shared with us difficult, necessary information without eroding our self-esteem. I appreciated your kindness and understanding.

”

– *Review Alliance customer*





The Bankers Alliance Owners



ALABAMA BANKERS ASSOCIATION





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Holding Company of Compliance Alliance
and Review Alliance



A Division of Bankers Alliance



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