FINANCIAL INSTITUTIONS PRACTICE CHECKLIST

Businesses have seen increasing challenges in recent years, including significantly increased competition, greater reliance on information systems, and a more complex regulatory environment. This checklist is designed to help you review these priorities and determine which may be areas for improvement within your organization. Pinion and its affiliates offer specialized services in a number of areas including:

TAX MANAGEMENT SERVICES

- ❒ S Corporation Analysis and Elections
- ❒ Federal and State Tax Returns
- ❒ Tax Planning Strategies
- ❒ Tax Free Reorganizations
- ❒ Services for Owners and Directors
- ❒ Federal/State Tax Examinations
- ❒ Fiduciary Tax Planning/Compliance
- ❒ Cost Segregation

ACCOUNTING

- ❒ Federal Reserve Reporting
- ❒ Financial Statement Preparation
- ❒ General Accounting Consulting
- ❒ Accounting Entries and Policies
- ❒ Purchase Accounting
- ❒ CFO Outsourcing
- ❒ Call Report Preparation and Training
- ❒ Forensic Accounting

AUDIT/RISK MANAGEMENT SERVICES

- ❒ Internal Audit Outsourcing and Consulting
- ❒ Risk Assessment Consulting
- ❒ Financial Statement Audits
- ❒ Directors' Examinations
- ❒ Agreed Upon Procedures Engagements
- ❒ Audit of Internal Controls over Financial Reporting
- ❒ Audit Readiness for Internal Controls over Financial Reporting
- ❒ Interest Rate Risk and Liquidity Reviews
- ❒ Internal Control Reviews
- ❒ Trust Examinations
- ❒ Litigation Consulting
- ❒ Interest Rate Risk
- ❒ Liquidity Reviews

COMPLIANCE

- ❒ Regulatory Compliance Testing
- ❒ Policy Compliance
- ❒ Training Programs
- ❒ Assessment of Overall Compliance Program
- ❒ Compliance Outsourcing and Review
- ❒ Help Desk Support
- ❒ Regulatory/Administrative Order Consulting
- ❒ BSA / AML Compliance Testing
- ❒ BSA Validation Services

MERGERS AND ACQUISITIONS

- ❒ Accounting for Mergers and Acquisitions
- ❒ Assist Board and Management in Analyzing Pertinent Issues
- ❒ Seller Representation
  - Identification of Potential Buyers
  - Assistance with Bid Package
  - Analysis of Offers • Tax Structuring
- ❒ Contract Review and Development
- ❒ Project Management
- ❒ Strategies and Planning
- ❒ Buyer Representation
  - Identification of Potential Candidates
  - Pricing Analysis • Tax Structuring
  - Regulatory and Financing Feasibility
  - Due Diligence • Applications
- ❒ Core Deposit Intangible Studies

STRATEGIC PLANNING

- ❒ Analysis of the Financial, Strategic and Operational Goals of Your Institution
- ❒ Facilitation and Management of Planning Process
- ❒ Market Feasibility Studies
- ❒ Comparative Ratio Analysis of Your Major Competitors
- ❒ Succession Planning
- ❒ Family Business Consulting
- ❒ Director Development
- ❒ Directors' Retreat
- ❒ Participation in Shareholder Meetings
- ❒ Executive Coaching

HUMAN RESOURCES

- ❒ Personnel Policies and Implementation
- ❒ Management Assessments
- ❒ Team Building and Communications
- ❒ Executive Benefit Packages
- ❒ 401(k) Plan Consulting and Administration
- ❒ ESOP Consulting and Plan Administration
- ❒ Deferred Compensation Plans
- ❒ Executive Search
- ❒ Interview and Recruitment Process/Training
- ❒ Interviewers
- ❒ Affirmative Action Plans
- ❒ Performance Management System
- ❒ Human Resources Audit
- ❒ Coaching of HR Personnel
- ❒ Cafeteria Plans

LOAN MANAGEMENT SERVICES

- ❒ Loan Review and Rating
- ❒ Loan Policy Development and Procedure
- ❒ Loan Related Due Diligence
- ❒ Problem Loan Workout Plans
- ❒ Analysis of Allowance for Credit Losses
- ❒ Customer Peer Benchmarking
- ❒ Training Programs for Lending Officers
- ❒ Lending Processes and Workflow Analysis
- ❒ Loan Portfolio Administration
- ❒ CECL Validation
- ❒ CECL Model Review

INFORMATION SYSTEMS

- ❒ Information Security Controls, Program and Policy Reviews
- ❒ Information Systems Auditing and Security Reviews
- ❒ Information Technology Risk Assessment
- ❒ Penetration Testing
- ❒ Internal and External Vulnerability Assessments
- ❒ IT Personnel Support
- ❒ Contingency Planning
- ❒ Vendor and Product Evaluation
- ❒ Footprinting
- ❒ IT Personnel Support

OPERATIONS MANAGEMENT SERVICES

- ❒ Operating Efficiency Analysis
- ❒ Business Process Re-Engineering
- ❒ Profit Enhancement
- ❒ Budgeting and Capital Planning
- ❒ Deposit Reclassification
- ❒ Comparative Analysis/Benchmarking

TRAINING MANAGEMENT AND STAFF

- ❒ Customer Service Training
- ❒ Sales Training
- ❒ Supervisory Training and Coaching
- ❒ Team Building
- ❒ Personality and Behavior Profiles
- ❒ Problem Solving Process
- ❒ Managing Diversity
- ❒ Leadership and Motivation
- ❒ Conflict Resolution Skills
- ❒ Communication and Facilitation Skills

WEALTH MANAGEMENT*

- ❒ Investment Services
  - Portfolio Management
  - Cash Management Alternatives
  - Alternative Investments
  - Risk Management Planning
  - Lifetime Income Solutions
  - Brokerage Services
- ❒ Employer Sponsored Retirement Plans
- ❒ Insurance Program Design
  - Insurance Review
  - Life Insurance
  - Long Term Care Insurance
  - Disability Insurance
  - Buy/Sell Agreement Funding
  - Annuity Review
- ❒ Retirement Planning

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