



FINANCIAL INSTITUTIONS PRACTICE

Financial institutions of all sizes realize that to compete in today's environment, they must offer customers advice and products that can improve quality of life. As the rate environment puts increasing pressure on net interest margin, FIs are investing in technology and fee businesses to compete. At the same time, banks must build capital according to the new Basel III rules and navigate new consumer protection rules.

Regulators and investors have never been more attentive to safety and soundness. The Dodd-Frank Act will take time and will require significant input from FIs if it is to

work as intended. HoganTaylor is experienced and possesses deep industry-specific knowledge to assist with your challenges.

Accounting, tax and auditing services for financial institutions must be performed within very precise deadlines and in a manner that clearly demonstrates a high degree of industry specific knowledge. Regulators and investors consider strong risk management a sign of financial institution wellness. At HoganTaylor, we understand how important our role is in helping you keep your institution on solid ground.

OVERVIEW OF SERVICES

We serve banks, credit unions, brokers, investment advisors, service organizations, trade associations, custodians, trusts and benefit plans, of all structures and sizes, including but not limited to:

- Assurance, tax, advisory and financial management services
- Directors exams and supervisory exams
- Internal audit, loan review and compliance outsourcing or assessment
- Board advisory services and recruitment
- Loaned executive or loaned staff
- Mutual fund, collective fund and common fund audits and agreed-upon procedures
- Business valuation, acquisition due diligence, transition services and purchase accounting
- Litigation support services, including regulatory remediation activities
- Model validation and fair value assessments including Basel III stress test financial instruments and goodwill
- Derivative trading practices and policies assessment
- Incentive compensation strategy, planning and compliance
- Third-party vendor management
- Enterprise risk management and risk control assessments
- Compliance management system design and consulting
- Mortgage compliance and consulting (SAFE Act, QM, Ability-to-Pay, investor compliance, etc.)
- Fair lending risk assessments and HMDA data integrity analysis
- Consumer product risk assessments (UDAAP, overdraft policies, add-on products, collection practices, etc.)
- Bank Secrecy Act advisory services and independent testing
- Income tax outsourcing and tax accrual calculations
- IT and operational risk assessments, attack and penetration testing
- SSAE 16, SOC 1 service provider audits

WE LISTEN. WE DESIGN OUR APPROACH BASED ON YOUR NEEDS.

We provide assurance, tax and advisory services for FI clients. Our approach, very simply, depends on your needs. Planning and communication, not only with you, but among our team members, is fundamental to our service approach, and is a Firm requirement:

- Partners and managers with local decision-making authority work directly with you.
- Because we offer our employees a work-life balance and a challenging and rewarding career, your service team has continuity.
- Our client satisfaction surveys say clients would use HoganTaylor again and would recommend us to others, yet we continuously improve.

FINANCIAL INSTITUTIONS LEAD



Jeff Harjo, CPA

HoganTaylor's Financial Institutions practice is led by Jeff Harjo, a specialist in helping clients maximize financial opportunities while also mitigating risk and exercising the complex compliance and regulatory controls required of today's financial services industry. His expertise is derived from more than 25 years of experience assisting a wide range of clients with audits, risk management and compliance.

Prior to joining HoganTaylor, Mr. Harjo spent 15 years working with financial institutions at a Big Four firm and, more recently, nine years with one of the largest financial institutions in the Southwest where he served as an audit and risk executive for nine years.

FINANCIAL INSTITUTIONS TEAM

Our Financial Institutions team has been serving in and for financial institutions for decades, and possesses both industry and Big Four experience. The team includes:

- Randy Nail, HoganTaylor's CEO, has served financial institutions for more than 30 years. Prior to joining HoganTaylor, Mr. Nail served financial institutions at a Big Four firm.
- HoganTaylor's lead assurance partner and many assurance managers and seniors, all of whom are CPAs with strong technical and industry experience, many with Big Four experience.

Some of the challenges you are facing are unique to your organization, many are common in the industry. Our Financial Institutions team has undoubtedly faced similar challenges before and we are prepared to face them again. Experience has taught us that a one-size-fits-all approach does not work. That's why every service approach is tailored to fit your unique needs and target audience.

ABOUT HOGANTAYLOR

HoganTaylor is one of the largest public accounting firms in Oklahoma and Arkansas. In addition to Financial Institutions services, HoganTaylor has many other practice groups made up of knowledge experts in important, highly specialized areas of accounting.

SERVICES

Accounting Solutions	Information Technology
Advisory	Litigation Support
Assurance	Outsourced CFO Services
Business Valuation	Risk Assurance
Employee Benefit Plans	Tax
Human Capital	Wealth Management

INDUSTRIES

Collective Investment Funds	Nonprofit
Construction	Retail
Energy	Transportation
Financial Institutions	
Insurance	
Manufacturing & Distribution	

BDO ALLIANCE USA

HoganTaylor is an independent member of the BDO Alliance USA and is able to access the resources of BDO USA, LLP and its trusted network throughout the world.



CONTACT INFORMATION

For additional information about HoganTaylor's Financial Institutions services, please contact Jeff Harjo at 918.745.2333 or at jharjo@hogantaylor.com



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