



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 environment puts increasing pressure on margins, FIs are investing in technology and fee businesses to compete. At the same time, banks must maintain capital and liquidity, and navigate consumer protection rules.

Regulators and investors have never been more attentive to safety and soundness. The Dodd-Frank Act and recent Regulatory Relief Act will need to be viewed together. The CECL accounting for loan losses is the most dramatic

change in bank accounting history. 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 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, including CECL
- Asset liability management program audits
- FDICIA internal control testing, design or readiness
- 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 and transition services
- Litigation support services, including regulatory remediation activities
- Purchase accounting and fair value assessments including day one and day two accounting
- Derivative trading practices and policies assessment
- Incentive compensation strategy, planning and compliance
- Third-party vendor management
- Enterprise risk management and risk control assessments
- Internal audit system design and quality review
- Mortgage compliance and consulting (SAFE Act, QM, Ability-to-Pay, HUD compliance, etc.)
- Fair lending risk assessments and HMDA data integrity analysis
- Consumer product risk assessments (UDAAP, overdraft policies, add-on products, collection practices, etc.)
- 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



HoganTaylor’s Financial Institutions practice is led by Assurance Partner Richard Wright. He has served financial institutions for more than 25 years. Richard has broad experience in internal audit, risk management and compliance matters, as well as internal control assessments and lending reviews.

In addition to his experience at HoganTaylor, Richard previously served as the Director of Internal Audit for a large Oklahoma City financial institution.

Richard Wright, CPA

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.

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 business advisory and 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 industries and business.

SERVICES

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|------------------------|-------------------------|
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| Assurance | Risk Assurance |
| Business Valuation | Tax |
| Employee Benefit Plans | Technology |
| Human Capital | Wealth Management |

INDUSTRIES

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

PRIMEGLOBAL

HoganTaylor is an independent member firm of PrimeGlobal, one of the five largest associations of independent accounting firms in the world. As an independent member, HoganTaylor has access to a wide range of PrimeGlobal tools and resources around the globe.



CONTACT INFORMATION

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