

Practical guidance; expert knowledge — to ensure your credit union's safety and soundness

- Compliance Consulting
- Shared Staffing
- Remote Support Solutions
- Marijuana-Related Business Account Analysis
- Marketing Review Subscription
- CU Vendor Management

RISK MANAGEMENT & COMPLIANCE

Our support is your frontline defense to combat compliance and control risk

Why should you choose our services?

We are compliance experts partnering with credit unions to help them get and stay compliant. When you engage with CU Solutions Group you benefit in two ways. Number 1, our compliance advisory team is made up of certified experts with over 40 years of operational experience specializing in credit union operations, regulatory implementation and training – just to name a few. Number 2, since we are a subsidiary of the Michigan Credit Union League, we share its vision of helping credit unions serve, grow and remain strong to make an impact on people's lives.

Meeting your compliance staffing needs affordably

Compliance rules and regulations for credit union operations are ever-changing challenges. Credit unions need guidance that anticipates

regulatory changes and is well-informed of trending topics while identifying gaps in compliance oversight prior to an exam. Engaging in a shared staffing partnership with a compliance advisor offers both the benefit of receiving compliance expertise without paying salary and benefits to a full-time employee and providing peace of mind that important compliance issues are properly addressed. Our advisors' consultative service and constructive approach enable us to build a partnership with your credit union leadership to foster a culture of compliance. You prioritize the focus of each onsite visit to ensure your highest compliance needs are addressed.

Need support for one project or issue instead of prolonged support? Our team can provide remote support for ongoing events such as marketing and social media compliance, as well as one-time events like introducing a new product or service or conducting annual training—all while saving you costs of travel and lodging. Let us customize a project plan for you.

STRATEGIC ADVISORY

RISK MANAGEMENT & COMPLIANCE

Pinpointing gaps and vulnerabilities to ensure safety and soundness

Operational weaknesses are sometimes identified in exams or worse yet, by a case of internal fraud or theft. Credit unions need to be proactive in their approach to create a solid, safe and sound organization. Often staff does not have the time or expertise to conduct such reviews. That's where our compliance advisors can help. They ensure that controls are in place to prevent fraud; that you are prepared and informed for examiners; that new regulation changes are accounted for in your policies and procedures; that applicable process changes are in effect; and that employees are implementing your policies and procedures at all branches.

Staying on the forefront of industry developments

With the legal cannabis market predicted to experience explosive growth of \$57 billion worldwide by 2027, financial institutions, credit unions and banks face a common dilemma: How do we provide financial services to legitimate cannabis-related businesses when the substance is still federally prohibited? Regardless of your credit union's decision to bank or not bank this industry, it's important to understand the activities, risks and requirements associated with marijuana-related businesses if your field of membership includes these member business owners.

Let our team conduct a marijuana-related business (MRB) account analysis, to compare your membership records to reliable industry resources. We will identify your potential exposure as well as provide resources to ensure compliance in this new and growing industry.

Customized support to meet your compliance needs

Our compliance advisors offer compliance and risk management services in the following areas:

- **Customized Compliance Consulting** – We ensure your organization's safety and soundness and elevate performance by helping you comply with laws and regulatory requirements.
 - **Shared Staffing** – Let our compliance experts fill the role of compliance officer for your credit union with a customized plan for just the amount of time and support you need.
 - **Project-Based Support** – We can assist you for a specific issue, such as exam-finding remediation or new product implementation.
- **MRB Account Analysis** – We identify any potential exposure your membership has to this rapidly evolving industry, so you can make an educated decision to bank them.
- **Marketing Review Subscription** – Our advisors review your marketing and advertising materials to ensure your credit union complies and stays current with marketing compliance standards.
- **Internal Controls Review** – Let us identify the gaps in your operations before the examiner does.

We are here to help! Find out more of how our compliance advisors can elevate your credit union's compliance by calling our team today at 800.262.6285 or email StrategicAdvisors@CUSolutionsGroup.com.