

OVERVIEW OF COMPLY-YES!



- ✓ The authority on credit union compliance
- ✓ Credit union specific focus
- ✓ Decades of credit union compliance experience
- ✓ More than just a check box to compliance
- ✓ Providing cost-effective, relevant, and timely compliance and compliance related audit services so credit unions can focus on what matters most: Serving their members
- ✓ Customized services to meet the unique needs of each credit union

FEATURES AND BENEFITS

- ✓ Cost savings up to 70% or more vs. a traditional compliance FTE
- ✓ Available on demand when you need us
- ✓ Response within one business day
- ✓ Comply-YES! is never on vacation
- ✓ Greater efficiency
- ✓ Fewer exam findings
- ✓ Reduced legal fees
- ✓ Tailored to your needs
- ✓ Reduced talent acquisition and retention expenses
- ✓ Approachable

TESTIMONIALS



"I had Comply-YES! review our member account disclosures and what they provided was so thorough and better than I expected. After they finished the review, they set up a call to go through their recommendations with me, which was so helpful. This project was money well spent; we will definitely use Comply-YES! for future projects."

**Jim McCorkle, President & CEO,
Common Trust FCU**

"The work we received from you all was incredible. It accounted for our Credit Union needs, was very professional, and provided plenty of guidance before, during and after the audit. I really appreciated the cooperation and the willingness to educate along the way."

**William Brown, AVP Internal Audit,
Centra Credit Union**

"We started working with Comply-YES in May of 2022 to review our home equity pricing and upcoming changes to qualified mortgage rules. Working with Comply-YES! was an "easy button" for us to tackle complex policy changes without using time and resources researching and revising on our own. The peace of mind was also stronger having a dedicated professional work with us on these changes. Comply-YES is now a partner we budget for and meet with quarterly to keep up with the ever-changing financial regulatory landscape."

**Devin Neu, AVP of Consumer Lending,
Community Choice Credit Union**

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**Providing
Credit Unions
a *vacation*
from their
compliance
worries**



**Comply-YES! is a Credit Union
Service Organization**

ALL-INCLUSIVE

COMPLIANCE OFFICER SERVICE

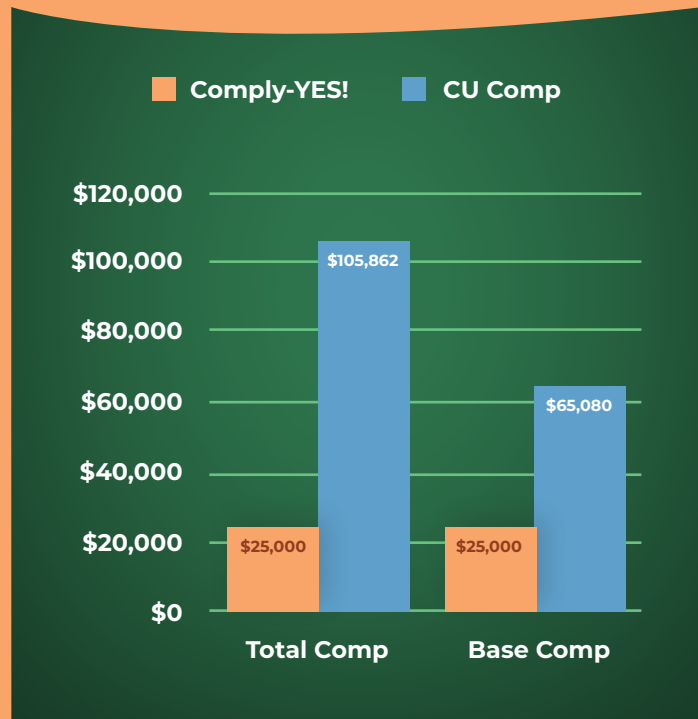
- ✓ Comply-YES! performs the compliance services for credit unions so they can focus on what matters most: serving their members
- ✓ A fraction of the cost of a traditional compliance FTE
- ✓ Services include but are not limited to:
 - ▶ Marketing material review
 - ▶ Policy and procedure review and development
 - ▶ Compliance program development, implementation, and maintenance
 - ▶ Audit and exam preparation and remediation
 - ▶ Analysis of new and amended regulations
 - ▶ Compliance related training
 - ▶ Implementation of regulatory related changes
 - ▶ Forms and disclosure management
 - ▶ Compliance helpline
 - ▶ Risk assessments
 - ▶ Complaint Management
 - ▶ Monthly compliance reports
 - ▶ Assisting departments in their compliance efforts
 - ▶ Marijuana banking program development and compliance
- ✓ Flexible contract terms
- ✓ No long-term commitment
- ✓ Provides the most options for your compliance needs

COST SAVINGS*

- ✓ Take a vacation from your compliance worries while saving money!
- ✓ Savings of up to 70% or more of the cost of a traditional FTE

*CU Base compensation based on the average compliance officer salary from the 2021-2022 CUNA Staff Salary Report

COMPLIANCE COST COMPARISON CHART



ALA CARTE PROJECTS

- ✓ The ala carte option is a project based or one-time engagement model
- ✓ This model is for a specific compliance project that you have in mind
- ✓ The commitment is only for the project based engagement

AUDITS

- ✓ More than just a checkbox approach to compliance audits
- ✓ Identify and resolve potential exam findings before your examiners
- ✓ Audit and review specialties include but are not limited to:
 - ▶ BSA/AML/OFAC
 - ▶ SAFE Act
 - ▶ Website marketing
 - ▶ ACH
 - ▶ Deposit operations compliance
 - ▶ REG CC
 - ▶ REG E
 - ▶ TISA
 - ▶ ESIGN
 - ▶ Remote deposit capture
 - ▶ Lending compliance
 - ▶ Consumer
 - ▶ Real estate
 - ▶ Commercial
 - ▶ Marijuana banking
 - ▶ Fair lending
 - ▶ Statements
 - ▶ Overdraft
 - ▶ Telephone Consumer Protection Act/CANSPAM
- ✓ Bundle audits for additional savings
- ✓ Audits are priced based on asset size to make them affordable for credit unions of any size