

# CHARTWELL

## REGULATORY COMPLIANCE & RISK MANAGEMENT

### **Who We Are**

Chartwell provides a one-stop shop of regulatory compliance and risk management consulting, testing and outsourcing services. We serve bank and non-bank financial service providers seeking to survive and thrive in the midst of the greatest regulatory upheaval since the Great Depression and during a time of profound innovation in the delivery methods for financial services. Our team has well-rounded experience as examiners, operators and regulatory policy makers in both the banking and non-banking segments of the market. We are cross-certified in regulatory compliance, anti-money laundering, internal audit, information technology and security, and fraud. This multi-disciplinary experience allows us to help clients design and implement compliance and risk management practices that are properly calibrated to suit both the current and prospective regulatory environment. As a result, our clients' products and services can be launched faster and remain appropriately priced, usable, compliant and of high value to end-users.

### **Our Value Proposition**

Chartwell provides the credentials of a Big 4 consulting practice with a smaller firm's pricing, high service standards and a belief that every client is critical. As an all-in-one regulatory compliance and enterprise risk management solution, our clients can realize economies of scale and avoid having to manage multiple vendor relationships. Our practical understanding of compliance and risk management, attained through work in the industry ourselves, allows us to translate compliance in practical ways that can help clients maintain revenue and save costs. Being attuned to emerging trends and new rules dealing with overdrafts, prepaid cards, mortgage servicing, money laundering, fraud and many other areas, enables us to help clients preserve fee revenue and profitability and lower costs.

### **Our Consultants**

Our team members average 30 years' experience in compliance, risk, audit and operations. Within the group are long-time community bankers as well as regulators of community banks. Their practitioners' experience allows them to address and relate with the profound regulatory challenges keeping community bankers up at night. Our consultants are available to help community banks on discrete projects, as an outsourced internal/external compliance and loan review auditor, or as a representative to regulatory agencies on matters related to exams, enforcement orders or other issues.

### **Who We Serve**

Our varied experience allows us to serve a wide spectrum of financial service providers, such as:

- Consumer, commercial and wholesale banks of all kinds and sizes
- Money Services Businesses (MSBs) of all kinds and sizes, as well as bill pay providers
- Lenders of all kinds and sizes
- Prepaid program issuers and managers
- Payments intermediaries
- Government and multilateral agencies

Chartwell extends preferred pricing (ten percent discount) to clients of Bankers' Bank of the West.

To learn more, email [info@chartwellcompliance.com](mailto:info@chartwellcompliance.com) or call 1-800-541-6744.

Website:  
[chartwellcompliance.com](http://chartwellcompliance.com)

## ***Our Services and Products***

We provide an all-in-one menu of consulting, testing and outsourcing services for bank and non-bank financial institutions. To help our clients keep pace with quickly changing regulations, we offer ongoing training and education as a part of many of our testing and outsourcing engagements. We also offer complementary off-site gap analyses to prospective customers who need help with an exam or a regulatory order, wherein we will identify issues and suggest ways we can address them cost-effectively.

Representative examples of our service offerings include:

<b>CONSULTING</b>	<ul style="list-style-type: none"><li>• Conduct enterprise-wide or BSA-specific risk assessments</li><li>• Provide advice on anti-money laundering matters</li><li>• Create or update compliance, risk management and IT/IS policies and procedures</li><li>• Assist with remedial actions and look-back reviews associated with regulatory orders</li><li>• Provide non-legal regulatory opinions and research on strategic matters</li><li>• Assist with strategic planning, operations planning and governance matters</li><li>• Conduct regulatory and loan portfolio due diligence for investors and acquirers</li><li>• Provide expert witness testimony and litigation support</li><li>• Provide bank and MSB applications and business plans for regulatory approval</li><li>• Provide compliance training and seminars to employees and directors</li><li>• Assist with investor due diligence, investigative intelligence, fraud, and FCPA</li><li>• Prepare for bank and money services business federal and state regulatory exams</li><li>• Assist with bank holding company, privacy, contingency planning and capital matters</li><li>• Assist with compliance and security aspects of IT assessments and implementations</li><li>• Assist with credit risk management, ALLL and CRE Policy &amp; modeling</li></ul>
<b>TESTINGS</b>	<ul style="list-style-type: none"><li>• Bank Secrecy Act/Anti-Money Laundering</li><li>• Deposit Regulations</li><li>• Loan Regulations (consumer, commercial, real estate)</li><li>• Fair Lending, Community Reinvestment Act, and other specialized areas</li><li>• Loan Reviews (safety and soundness)</li><li>• Information Technology/Security</li><li>• Compliance with state MSB financial code</li><li>• Diagnostic Assessment (less than a full audit) for all above subject matters</li></ul>
<b>OUTSOURCING</b>	<ul style="list-style-type: none"><li>• BSA/AML compliance administrator</li><li>• Consumer/AML compliance administrator</li><li>• Loan review</li><li>• State MSB license administrator</li></ul>

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