



Internal Audit School

In-Person, Live Stream and Virtual Seminar Recording options available.

May 18-19, 2021 ▪ 9:00am - 4:00pm
The Bankers Center ▪ Baton Rouge, LA

Crowe LLP will present a two-day internal audit school on May 18-19, 2021, covering the following topics.

We are excited to offer a live stream option and virtual seminar recording in addition to live, in-person registration. Live stream will be done through Zoom, 9am-4pm on May 18 & 19. Materials will be sent electronically to registered attendees in advance. The Virtual Seminar Recording will be provided as MP4 links sent after the school.

Auditing Electronic Funds Transfer

- Overview of the Electronic Funds Transfer Function
- Analysis of Electronic Funds Transfer Sub-Processes
- Internal Audit Objectives and Procedures:
 - Wire Transfer
 - Automated Clearing House (ACH)
 - Internet Banking
 - Cash Management
 - Remote Deposit Capture
 - Mobile Deposit Capture
- NACHA Rules
 - “Same-Day” ACH Processing – 3 phase implementation
 - Unauthorized Entry Fees (UEF)
 - ACH Network Risk and Enforcement
 - Impact of EMV
 - Expanded Addenda Records (proposed)
 - Compliance and Operational Topics (proposed)

Auditing the Deposit Function

- New Accounts
- Dormant Accounts
- File Maintenance
- Overdrafts, Uncollected Funds, and Kiting Suspect Review
- Cash Letter Adjustments
- Item Processing
- Employee Accounts
- Reconcilements

Auditing the Branch Operations Function

- Surprise Cash Counts
- Consigned Items
- Night Depository
- Hold Mail
- Safekeeping Items
- Regulatory Disclosures
- Security Controls
- Safe Deposit Boxes
- Segregation of Duties Analysis
- Reconciliations

Pandemic Regulatory Guidance Considerations

We will discuss recently published regulatory guidance on examination procedures and expectations due to the pandemic.

- Interagency Examiner Guidance for Assessing Safety and Soundness Considering the Effect of the COVID-19 Pandemic on Institutions
- 2020 Interagency Statement on Pandemic Planning
- Joint Statement on Additional Loan Accommodations Related to COVID-19

FDICIA/SOx Compliance

FDICIA (the FDIC Improvement Act of 1991, as amended) and SOx (the Sarbanes-Oxley Act of 2002) in part, requires banks with assets exceeding \$1 billion and/or certain publicly traded companies, to assert that an internal control methodology is in place to assure the integrity of the annual audited financial statements. We will present the following topics:

- Project Planning
- Roles and Responsibilities
- Identification and Testing of Key Controls
- Evaluation of Control Deficiencies

PPP Loan Forgiveness

The CARES Act was enacted with the aim to support small businesses throughout the pandemic. The CARES Act included the Payment Protection Program (PPP). We will discuss business and audit issues around PPP loan forgiveness.

- PPP Loan Regulatory Structure
- Lessons Learned from Round 1
- Internal Audit Considerations

Recent Trends in Financial Institution Fraud

We will discuss trends in Financial Institution Fraud.

- Fraud Statistics
 - Suspicious Activity Report (SAR) Filings
 - ACFE’s 2018 Report to the Nations
- Fraud Characteristics and Conditions
 - Weakness in the system of internal control
 - Lack of effective internal audit
 - Limited or no review of employee accounts
 - Lack of Board involvement or weak Audit Committee
 - Poor staff morale or high turnover
 - Incomplete or missing documentation
 - Inadequate monitoring systems
 - Internal Fraud Red Flags
- Fraud Schemes
 - Loan Fraud
 - Fraudulent Electronic Funds Transfers
 - Teller Cash
 - Certificates of Deposit
 - Identity Theft
 - Fictitious General Ledger Entry
 - Phishing Scams
 - Cyber Threats



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Agenda

Tuesday, May 18, 2021

Introduction	9:00 - 9:30 am
Auditing Electronic Funds Transfer	9:30 - 10:30 am
Break	10:30 - 10:45 am
Auditing Electronic Funds Transfer (cont'd)	10:45 - 11:15 am
Auditing the Deposit Function	11:15 - Noon
Lunch	Noon-1:00 pm
Auditing the Deposit Function (cont'd)	1:00 - 1:30 pm
Auditing the Branch Operations Function	1:30 - 2:30 pm
Break	2:30 - 2:45 pm
Pandemic Regulatory Guidance Considerations	2:45 - 4:00 pm

Wednesday, May 19, 2021

Introduction	9:00 - 9:05 am
FDICIA/SOx Compliance	9:05 - 10:30 am
Break	10:30 - 10:45 am
FDICIA/SOx Compliance (cont'd)	10:45 - Noon
Lunch	Noon - 1:00 pm
PPP Loan Forgiveness	1:00 - 2:30 pm
Break	2:30 - 2:45 pm
Recent Trends in Financial Institution Fraud	2:45 - 4:00 pm

Who Will Benefit

Internal auditors, compliance officers, senior management and any officer in the bank responsible for deposit operations, corporate governance or electronic funds.



Crowe LLP (www.crowe.com) is a public accounting, consulting and technology firm with offices around the world. Crowe uses its deep industry expertise to provide audit services to public and private entities. The firm and its subsidiaries also help clients make smart decisions that lead to lasting value with its tax, advisory, risk and performance services. Crowe is recognized by many organizations as one of the best places to work in the U.S. As an independent member of Crowe Global, one of the largest global accounting networks in the world, Crowe serves clients worldwide. The network consists of more than 200 independent accounting and advisory services firms in more than 130 countries around the world.



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Workshop Instructors

Mike Thomas is an Internal Audit/Fraud Prevention Consultant, specializing in the banking industry. Mike recently retired as a Partner in Crowe LLP's Financial Institution Risk Consulting practice in the Southeastern United States. He has over forty years of broad-based experience, specializing in the banking industry. While at Crowe LLP, Mike's responsibilities included advising clients in areas such as risk management, fraud prevention and quality assurance assessments. In addition, he coordinated contract services for internal audit, information technology audit, loan review and compliance outsourcing at financial institutions, as well as working with clients to re-engineer their internal audit, risk management and fraud prevention functions. Prior to joining Crowe LLP, Mike was an Internal Audit Services Director for PricewaterhouseCoopers LLP and served as Vice President & Audit Group Manager for SunTrust Banks (now Truist). Mike is a frequent lecturer on internal audit, risk management, fraud prevention and banking related topics. He is a Distinguished Faculty Member of the Institute of Internal Auditors, an Adjunct Faculty Member of the Association of Certified Fraud Examiners and has been an instructor for the Bank Administration Institute, the Financial Manager's Society, the Credit Union National Association, the America Bankers Association and the Georgia, Alabama, Louisiana, Tennessee, Missouri and Florida Banker's Associations. Mike is a member of the Institute of Internal Auditors, the Association of Certified Fraud Examiners, the American Institute of Certified Public Accountants (including the Georgia Society) and the Bank Administration Institute. Mike holds a BBA degree in Accounting from Columbus State University and is a graduate of the Bank Administration Institute's School for Bank Administration (Internal Audit Management). He is a Certified Public Accountant, Certified Internal Auditor, Certified Bank Auditor, Certified Fraud Examiner, Certified Risk Professional, is Certified in Financial Forensics and has a Certification in Risk Management Assurance.

Jennifer F. Burke is a partner in Crowe's Financial Services Risk practice and has more than 30 years of experience serving financial services clients, including 24 years with Crowe. Jennifer leads projects at strategic multi-billion-dollar financial institutions, providing internal audit, compliance, loan review, Sarbanes Oxley and enterprise risk management (ERM) services. She serves on advisory boards for the University of Kentucky Gatton School of Business, IIA National Financial Services Group, and the North Carolina State ERM Initiative. Jennifer is a nationally and internationally recognized speaker on banking issues, internal auditing, and ERM. She is a member of the faculty of Southwest Graduate School of Banking Foundation at Southern Methodist University. Jennifer is a CPA, Certified Risk Professional, Certified Financial Specialist and an ERM Fellow at NC State. Prior to joining Crowe, she served as SVP and CAE for a multi-billion 10-bank holding and trust company.

Darren Shuster is a risk consultant responsible for managing internal audit and risk consulting services in a wide range of industries and companies. As a manager, Darren has been responsible for engagement planning, client communications and coordination, identifying risks, controls, gaps and creating remediation plans, testing design and/or operating effectiveness of controls, performing inquiries and walkthroughs, learning client's processes, managing resources at multiple levels, and building client relationships. Darren has also implemented COSO and SOx 404 internal control design and documentation at clients and developed methodologies for performing these activities. Darren primarily specializes in financial institutions ranging from small community to multi-billion dollar financial institutions. His primary expertise is in the area of mortgage banking, fraud risk assessments, as well as in FDICIA and SOx control design and implementation. Darren is a member of the Institute of Internal Auditors. Darren holds a BBA degree in Finance from Miami University and is a Certified Internal Auditor.

Jared Greco is a Manager in Crowe LLP's Financial Institution Risk Consulting practice in Dallas, Texas. He was raised in Shreveport and made his way to Dallas after several years in New York City and attending LSU in Baton Rouge. He has over seven years of broad-based consulting experience in all major industries. Jared's practice areas include, but are not limited to, regulatory intervention, third party risk management, government contracting, systems implementation/lifecycle, operational auditing, and royalty/ licensing compliance. He is currently leading a large-scale information technology regulatory remediation effort for a financial institution. Prior to joining Crowe LLP, Jared was an Advisory Manager for Deloitte LLP and led projects on both coasts and many places in between. Jared also maintains a high level of civic and community involvement. He is an active member of the LSU alumni association for the E.J. Ourso College of Business and a board member of a Dallas improvement district. Jared holds a bachelor's degree from Louisiana State University in accounting with concentrations in both internal audit and finance. He recently graduated from the Deloitte Emerging Leaders Development Program; a comprehensive, multidisciplinary professional development program designed for high-performing managers to prepare them for later stages in their career. He is a Certified Public Accountant in Louisiana and Texas, a Certified Internal Auditor, and a Project Management Professional.



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 Register early: Limited registration for in-person due to social distance restrictions.

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Registration Form

Registrant 1

Registrant 2

Mr./Mrs./Ms. _____ Mr./Mrs./Ms. _____

Bank _____ Bank _____

Email Address _____ Email Address _____

Branch Street Address _____ Branch Street Address _____

City, State, Zip _____ City, State, Zip _____

Phone _____ Phone _____

Cell _____ Cell _____

Please check: In-Person Live Stream
 Virtual Seminar Recording

Please check: In-Person Live Stream
 Virtual Seminar Recording

Please note: If you participate in the in-person or the live stream via Zoom, we will email a certificate to you following the program. Certificates will only be emailed to registered attendees. If you register for the recording, we will not be able to provide a certificate because we will not be able to track attendance.

Registration Fee

Member Fee (In-Person OR Live Stream OR Virtual Seminar Recording): \$390
Non-Member Fee (In-Person OR Live Stream OR Virtual Seminar Recording): \$690

Payment Options

Check (Made payable to the Louisiana Bankers Association) Visa MasterCard American Express
 Card # _____ Expiration Date _____

Credit Card Billing address _____

Name on Card (Please Print) _____

Signature _____ Amount to be Charged on Card \$ _____

- This training will be covered under SBET (Small Business Employee Training Program). Please provide an email address on the line below to receive the necessary documentation for reimbursement:

***Please Note: Recording not eligible for SBET funding.**

Location

The Bankers Center
 5555 Bankers Avenue
 Baton Rouge, LA 70808
 225-387-3282

Cancellation Policy (Live Seminar)

Due to commitments we must make to secure a class, we need your help. If you must cancel your registration, please do so at least 3 business days prior to the seminar date to avoid a \$175 cancellation fee. Any registrant who does not cancel will be billed the full registration fee and sent the manual. Substitutions are welcome at no additional charge.

Agenda for Both Days

8:45 a.m.	Registration
9:00 a.m.	Program Begins
12:00 p.m.	Lunch
4:00 p.m.	Program Adjourns

Hotel Information

Residence Inn by Marriott - Towne Center
 7061 Commerce Circle, Baton Rouge, LA 70809
 For reservations, call **(225) 925-9100** and ask for the
 "Louisiana Bankers Association special room rate of **\$127.**"