



ADVISORY
TAX
ACCOUNTING
MERGERS & ACQUISITIONS

FINANCIAL INSTITUTIONS SERVICES GROUP

COMPLIANT AND AHEAD OF THE CURVE

The complex issues financial institutions face today are not going away. Instead, they continue to get more complicated and severe. New regulations are implemented continuously and enforcement is at an all-time high. This is creating increased urgency to develop a culture of compliance, while the cost of implementing proper policies, procedures and internal controls – to stay out of trouble with regulators and keep your doors open – continues to rise.

At Mercadien, we know the stress you're under. As leading auditors and consultants to banks, credit unions and other financial services entities, we understand how difficult, yet important it is for your executives to oversee and address the ever-increasing and complicated regulatory requirements and risk factors affecting their operations, while maintaining compliance, profitability, and strategic focus. With our industry insight and expertise, our highly specialized financial institutions services can help you successfully navigate changes.

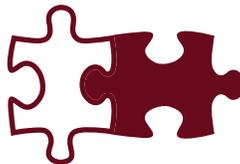
CALMING THE STORM FOR FINANCIAL INSTITUTIONS

We know complexities and confusion in compliance standards increase the risk for regulatory action and you may have very little time to rectify a situation. When this happens, we put together an action plan coupled with recommended changes all while adhering to a strict deadline. We pride ourselves on delivering the Mercadien Client Experience.

THE MERCADIEN CLIENT EXPERIENCE



NO SURPRISES



EXCELLENT COMMUNICATION



KNOW YOUR CLIENT

This means whether you engage us for an internal audit or any of our other financial institutions consulting services, you can expect the same high-quality service, passion, and attention to detail from our people. Our team is comprised of both bankers and auditors – including former C-suite executives, lenders, branch personnel, compliance officers and controllers – giving us a holistic perspective regarding what you face on a day-to-day basis.

This unique combination of experience allows us to truly understand and keep abreast of emerging trends that may impact your operations. We don't just uncover the problem areas, we address the root cause and give recommendations to remediate the situation. Achieving innovative solutions through collaboration is our approach, and we draw on our rich group of experienced professionals to meet your objectives.



ADVISORY
TAX
ACCOUNTING
MERGERS & ACQUISITIONS

FINANCIAL INSTITUTIONS SERVICES GROUP

WHAT WE DO

- Internal Audit (Outsourced or Co-Sourced)
- Regulatory Compliance Consulting and Review
- Model Validation (CFT, Fair Lending, Asset Liability, and Allowance for Loan Losses) Preparedness
- AML/CFT Program Review and Consulting
- Enterprise Risk Management
- Information Technology Audit
- Staff Augmentation
- SOX/FDICIA Consulting
- MRB Consulting

WHO WE SERVE

- Community & Commercial Banks
- Credit Unions
- U.S. Branches of foreign Financial Institutions
- Mortgage Companies
- Securities & Commodities Brokers/Dealers
- Money Services Businesses
- Casinos

OUR LEADERSHIP TEAM



SALVATORE ZERILLI

CPA, CAMS
Managing Director
szerilli@mercadien.com



LISA M. THOUIN

CPA, CGMA
Managing Director
lthouin@mercadien.com



RAJI SATHAPPAN

CPA, MBA, CRCM, CAMS, CISA
Managing Director
rsathappan@mercadien.com



JOSEPH GALDO

CPA, CERP, CAMS, CFE
Managing Director
jgaldo@mercadien.com



MELISSA CORREA

CRCM
Managing Director
mcorrea@mercadien.com