

Regulatory Directive and Compliance Solutions

As a comprehensive financial institution consulting firm, Lodestone offers a full range of services to meet the regulatory needs of Financial Institutions by offering a broad range of client solutions addressing all regulatory and consumer compliance regulations. In addition we provide assistance to financial institution boards of directors/trustees which have received regulatory directives such as memorandums of understanding (MOU) or letter agreements.

Regulatory Directive Solutions (RDSSM)

- Loan Portfolio Review
- Provide guidance on how to enhance the overall earnings stream;
- Guide the directors through the regulatory process;
- Work with examiners & accounting firms defining, implementing & reporting regulatory & FASB mandates;
- Assist with drafting regulatory responses;
- Evaluate and recommend ways to strengthen board policies;
- Assist with any required evaluations of management;
- Assist with developing a long term Strategic Plan incorporating mergers and acquisition plans;
- Assist with interpreting complex financial, loan, asset/liability, merger and acquisition and portfolio concepts and strategies focusing on enhancing shareholder (or equity) returns and valuations;
- Provide guidance on how to improve the performance of loan portfolios;
 - ♦ Assist with the identification and proper labeling of troubled credits;
 - ♦ Assist with development of an improved allowance for loan/lease loss process;
- Provide Asset /Liability Portfolio Management expertise (holding companies and or subsidiaries);
 - ♦ Asset / liability management;
 - ♦ Investment portfolio expertise;
 - ♦ Secondary markets;
 - ♦ Liquidity management;
 - ♦ Hedging strategies Product Pricing guidance;
 - ♦ Capital Management – Including Guidance on IPO process.

Compliance Solutions

- Evaluate and provide guidance on regulatory compliance enforcement directives including assistance with written responses and plans of action;
- Evaluate and document the regulatory health of a financial institution including review of policies and procedures with recommendations for improvement;
- Assist with regulatory compliance examination preparation;
- Validate and document previous regulatory compliance examination and/or internal audit response action plans;
- Assist with responses to examination violations and develop action plans specific to an institution's operations and corporate structure;
- Identify and measure BSA/AML & OFAC risk associated with the financial institution's products, services, customers and geographies;
- Perform independent reviews and testing for BSA/AML & OFAC compliance as mandated by regulation;
- Perform regulation-specific projects | consulting engagements (i.e., recent amendments to Regulation E, RESPA, Regulation Z, Flood Insurance & HMDA);
- Develop and deliver comprehensive compliance training programs.