AffirmX REGULATORY COMPLIANCE MONITORING

Combining revolutionary, risk-based technology and expertise to reduce the workloads, angst and costs associated with compliance activities

Why choose AffirmX?

Today's complex and rapidly evolving regulatory landscape makes it increasingly challenging for credit unions to manage compliance and keep pace with the demands of tomorrow. Credit unions need guidance that anticipates examiner expectations, mitigates risks, identifies opportunities and provides ongoing risk intelligence support.

AffirmX is the industry-leading compliance solution, providing credit unions with a palette of service offerings that systemizes checks and balances and is essential for safety and soundness. As part of the AffirmX advantage, our panel of compliance experts conducts a thorough analysis behind the scenes by examining internal and external factors, taking your compliance to the next level based on risk. AffirmX's patented technology together with our risk-intelligence analysts will deliver the solution your credit union needs, for far less than the traditional audit and review service.

Progressive technology, delivering scalability and assurance

AffirmX can help your credit union proactively adhere to laws and regulations through patented, cloud-based technology. The

platform draws on internal and external data sources to develop risk-based priorities so you can quickly identify and monitor issues, reduce costs and streamline compliance management practices. By combining user-friendly workflows with expert analysis and a risk-based dashboard, AffirmX helps your team stay ahead of compliance issues covering core functional areas of your credit union including: Advertising/Marketing, BSA, Compliance Management, Deposits, Lending (Consumer and Real Estate) and Operations.

Maximize the power of the full AffirmX package. Customize selections by choosing those risk categories that fit your needs or simply have our team create a single report for you, the choice is yours. When choosing the AffirmX advantage of the full suite of Regulatory Compliance Monitoring, for those credit unions under $500 million in total assets, the 4-Audit & Special Report Package is included, which is comprised of these industry-mandated audits: *BSA, ACH, SAFE Act and Website Compliance Review.*

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Subject-matter expertise powered by innovation to deliver a holistic approach

The power of AffirmX combines progressive and agile technology with management consultants, former regulatory examiners, attorneys, IT professionals, industry CEOs and audit specialists. We conduct in-depth reviews of your credit union's processes, capabilities and documents to produce a comprehensive report, complete with recommendations so you can make adjustments and maintain the trust and quality of service your members have come to expect, and regulations require.

AffirmX is your complete compliance management solution

Regulatory compliance monitoring covers:
- Advertising and Marketing
- Bank Secrecy Act
- Compliance Management
- Deposit Operations
- Lending (Consumer and Real Estate)
- Operations

Additional AffirmX services available:

- The AffirmX 4-Audit & Special Report Package
- Fair Lending Risk Assessment
- Cybersecurity Risk Assessment Tool
- IT Security and Vulnerability
- Website Accessibility Audit
- Enterprise Risk Management Assessment
- Vendor Management Solution
- Internal Audit Outsourcing
- Loan Review Services

How AffirmX will benefit your credit union:

- Saves money
- Manages risk
- Improves exam results
- Includes complaint management tool
- Includes required independent testing and audits
- Assists in generating risk assessments
- Delivers complete compliance workflow, expert analysis and risk-based dashboard
- Validates compliance
- Includes problem remediation tracking
- Conducts in-depth reviews
- Provides updates on regulatory changes
- Ensures requirements meet mandated deadlines
- Saves time by integrating compliance into weekly activities
- Provides secure document retention
- Empowers oversight while delegating responsibility
- Completely customized to your credit union

We are here to help! Find out more of how AffirmX can transform your credit union's compliance management processes by calling our team today at 800.262.6285 or email Info@CURiskIntelligence.com.

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