



> We provide knowledge, experience, and guidance that allow your bank to adhere to consumer protection laws and manage their complexities.

## Consumer Compliance Reviews



A BETTER WAY for financial institutions to manage compliance

Consumer compliance professionals face a daunting task trying to stay up on the changing consumer compliance landscape and fully understanding the implications that every regulatory change has on your bank.

That's where we come in.

We've spent decades building our expertise in this complex and often conflicting area of compliance. That experience has given us a ringside seat on how banks find themselves in regulatory trouble.

Whatever your challenge, we've likely seen something similar, and we have the expertise to review all applicable federal consumer regulations, from Regulation B to Regulation Z.

Still, we know that each bank is unique.

That's why we start each engagement by gaining a 360-degree view of your bank operations and culture before conducting any audits, reviews, and testing.

This initial process allows us to understand your unique risk, pinpoint areas of concern, and recommend an

appropriate review scope. Our approach helps you mitigate your risk and prepare for your next regulatory exam.

We also enhance your compliance culture by providing sensible recommendations and best practices throughout the process to help you put corrective action in place.

After all, protecting and serving your customers are crucial to building your community's trust, maintaining your reputation, and strengthening your bank.

### For more information:



800-934-REGS



info@tcaregs.com



www.tcaregs.com



2021 Midwest Rd.  
Suite 200  
Oak Brook, IL 60523

# Consumer Compliance Reviews (continued)

## Specialties:

- Lending Regulations from REG B to REG Z
- Loan Servicing and Loan Operation Reviews
- Policy and Procedure Reviews
- ATR/QM Validation
- ARM file and servicing reviews
- HMDA & CRA Data Integrity Reviews
- Deposit Regulations
- Overdraft Protection Program Review
- Advertising Compliance Review
- Garnishments
- Website and Social Media Reviews
- TCPA and COPPA Reviews
- Data Scrubs
- Retail Sales, NDIP Reviews
- UDAAP Reviews
- Regulation O Review

## Key Deliverables Include:

- **Lending, Loan Origination, and Loan Servicing.** Review practices, policies, and procedures to measure, control, and minimize lending-related consumer risk.
- **Deposit-related regulations and statutes.** Review practices, policies, and procedures to measure, control, and minimize deposit-related consumer risk.
- **Home Mortgage Disclosure Act (HMDA).** Ensure the data reported on your loan application register (LAR) is accurate prior to the required filing date.
- **Compliance Management System (CMS).** Ensure that your CMS reflects your current risk and meets regulatory expectations for board and management oversight, effective monitoring and audit schedules, and policies and procedures to mitigate consumer harm.

## For more information:



800-934-REGS



info@tcaregs.com



www.tcaregs.com



2021 Midwest Rd.  
Suite 200  
Oak Brook, IL 60523