

# ESSENTIAL MEMBERSHIP

COMPLIANCE SIMPLIFIED. RISK MITIGATED. COMPETITIVELY PRICED

Are you unsure if your financial institution's compliance management program will withstand regulatory scrutiny? Ensuring financial institutions have a strong compliance management system is our specialty. We are a team of former regulatory examiners, attorneys, compliance professionals, and bankers, averaging 25+ years of experience. We serve as trusted advisors, ensuring your regulatory interpretations are accurate and guiding you through the ever-changing regulatory landscape. Whether it's a new focus on an existing regulation, the current regulatory hot topic, or what's on the horizon, Capco is here to support your compliance program. From interpretation to implementation, we've got you covered.

Clients receive access to the following benefits with our Essential Membership:

- Unlimited Electronic Access to The Big Orange Book (BOB) Compliance Manual
- Capco's Weekly, Monthly & Calendar Updates" and "Client Alerts

## BIG ORANGE BOOK COMPLIANCE MANUAL

The Big Orange Book, A Banker's Guide to Compliance is a plain-English guide to the complex world of federal compliance regulations. Our clients say the Big Orange Book is the first place they look when confronted with a regulatory issue. It encompasses the following topics:

### Loans

- Fair Lending
- Home Mortgage Disclosure Act
- Truth in Lending Act
- Flood Insurance

### Deposits

- Fair Credit Reporting Act
- Truth in Savings Act
- Electronic Fund Transfer Act
- Expedited Funds Availability Act

### Customer Related Operations

- Bank Secrecy Act
- Office of Foreign Asset Control
- Unfair or Deceptive Acts or Practices
- Unclaimed Property

### Internal Operations

- Insider Loans
- Community Reinvestment Act
- Bank Protection Act
- Third Party and Vendor Risk Management

Ready to bring in our compliance experts to help solidify your compliance program? Contact Becky Breland with Capco's Regulatory Advisory Services at [becky.breland@capco.com](mailto:becky.breland@capco.com) or [regulatory.services@capco.com](mailto:regulatory.services@capco.com).

**100%** CLIENT  
APPROVAL  
RATE  
ON COMPLIANCE CHATS YTD

**25<sup>+</sup>** ABA CERTIFIED  
COMPLIANCE  
COURSES  
WITH NEW COURSES ADDED REGULARLY

**622** INTERNATIONAL, FEDERAL,  
AND STATE REGULATORY  
AGENCIES MONITORED

OUR TEAM AVERAGE  
**25<sup>+</sup>** YEARS OF  
COMPLIANCE  
EXPERIENCE

[WWW.CAPCO.COM](http://WWW.CAPCO.COM)  
in @ f y

**CAPCO**  
a wipro company