# Community Banking Services

Actualize Consulting is a professional services firm specializing in business process engineering and technology implementations for financial institutions. At Actualize Consulting, our mission is to be an industry leader in the management and automation of financial functions and corporate financial events. Our experts have extensive experience working with community banks as former practitioners and consultants in the industry. Through our previous experience, Actualize has developed specific solutions targeted towards the community banking segment.

## Accounting Support

› Accounting policy development or review
  (i.e. FAS 91, 115, 133,157, 159, 161, etc.)

› Impairment analysis, accounting and reporting

› Accounting Operations automation

› Process enhancement to streamline workflows and improve the timeliness and quality of accounting close and reports

## Financial Reporting Process Review & Enhancement

› Streamline / automation of regulatory (i.e. call) reporting

› Develop roadmap with balanced goals and costs

› Chart of account redesign support

› Implementation support for new processes, systems, and framework redesign

  › Project Management

  › Area Subject Matter Experts in Banking, Financial Reporting, Management Reporting, MTM, Derivatives, Analytics and systems

  › Testing

  › Project implementation support

## System Selection and Implementation

› Proprietary vendor evaluation methodology that reduces time to market and ensures best fit solution

› Knowledgeable of vendors serving this space and their strengths and weaknesses

› Management of execution of software implementation including requirements analysis, configuration, conversation, testing, report development, training and transition

## Default Asset Management

› Strategic default servicing

› Investment operational oversight

› Portfolio valuation and disposition

› Loan surveillance

### Financial Model Validation

› Major Models and Processes
  › ALM/ALCO
  › Deposits
  › Derivatives Valuation (hedging, FAS133, etc)
  › Credit
  › Loans (Default, REO, etc)
› Standardized and Proven Validation Methodology
  › Comprehensive review
    » Model technical merits
    » Data management
    » Policies and Procedures
    » Reports that use the model output for appropriateness and fit
  › Preliminary report
    » Provides client opportunity to respond to any defects or issues identified
  › Integrate client responses into a final documents that can be used to establish a roadmap to remediate any problems
  › Final Report with findings and recommendations meeting internal needs and external requirements

### FTP Process Integration

› Processes rework for FTP utilization
› Data mapping
› Report definition and creation
› Best practice evaluation metrics
› Management Dashboards

### Policy and Procedure Design and Implementation

› Draft or review guidance on each type of policy
  › Investment
  › Liquidity
  › Risk Management
  › Capital Management
  › Loan Loss
  › ALCO/ALM
› Define procedures to meet policy objectives
  › Limits monitoring
  › Risk measurements
  › Action hierarchy (set actions to be taken at different liquidity levels)
  › Capital Allocation and planning
› Extensive experience implementing policy strategies in the mortgage space
  › Loss mitigation on non-performing mortgage and commercial loans
  › Short Sales, Work-Outs / TDRs, Modifications, and REOs