

# Be Prepared for Your Next Examination & Beyond

ViClarity is an international leader in credit union regulatory solutions and services. Through our audit and review services team, we help US credit unions assess, identify and address compliance issues.

## Unparalleled Regulatory Experience

Our professionals have years of experience conducting audits and reviews in and for credit unions. Armed with extensive knowledge of federal financial institution regulations and industry best practices, the ViClarity team is ready to help.

Our audit team can assess your policies, procedures, disclosures and other areas to identify red flags unique to your credit union and enable you to be prepared for your next regulatory exam and beyond.



**"ViClarity not only has the risk and compliance consulting experience necessary to conduct GTE's regulatory audits, their expertise and utmost professionalism ensure they run smoothly and efficiently."**

*Marie Campbell  
In-House Counsel, Vice President  
GTE Financial*

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# ViClarity Audit & Review Services

We offer a full suite of audit and review services that address the unique needs of your credit union.

## Fair Lending Audits

Our fair lending audits include Reg C - Home Mortgage Disclosure Act (HMDA); Reg B - Equal Credit Opportunity Act; Fair Housing Act (FHAct) and Nondiscrimination Requirements, NCUA 701.

## Lending Audits

Our lending audits include Reg B - Equal Credit Opportunity Act; Reg Z - Truth in Lending Act including TILA/RESPA Integrated Disclosures (TRID); Reg X - Real Estate Settlement Procedures Act; ; Reg V - Fair Credit Reporting Act; Flood Disaster Protection Act (FDPA); National Flood Insurance Reform Act; Military Lending Act (MLA) and Servicemembers Civil Relief Act (SCRA).

## Deposit Audits

Our deposit audits include Truth in Savings Act, NCUA 707; Reg CC - Expedited Funds Availability Act; Reg E - Electronic Funds Transfer Act; and Accuracy of Advertising and Notice of Insured Status, NCUA 740.

## Privacy Audits

Our privacy audits include Gramm-Leach-Bliley Act (GLBA) and Reg P.

## Required Annual Audits

Our required annual audits include Bank Secrecy Act (BSA) Independent Testing, Automated Clearing House (ACH) Audit, and Secure and Fair Enforcement for Mortgage Licensing Act (SAFE) Act Independent Testing.

## Website Compliance & Social Media Reviews

Your website is as much a reflection of your credit union as your branch lobby. ViClarity's advertising website compliance reviews identify at-risk areas on your website and help you address them. We can also review your social media accounts to ensure you are staying in compliance with your marketing messages.

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## Look for Us

Our team often authors articles on the ViClarity blog and is featured in credit union publications like:

- **CU Management**
- **CU Magazine**
- **Credit Union Times**
- **CU Insight**
- **CU Broadcast**
- **Audit Report**