

JC Compliance & Auditing

Principal:

**Julie Cline-Gallagher is the Principal
of JC Compliance & Auditing.**

Julie has approximately 35 years in the financial services industry having held positions in Branch Operations to Branch Manager, Mortgage QC Reviews, and Compliance & Internal Auditor to Senior Auditor before becoming Partner. In addition, has experience working with a Big Five Accounting firm and serving as a Controller for a large law firm in Sacramento, California.

Julie currently serves on the Finance Council for a local church.

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***A Premier Provider of
Compliance and Internal Audit***

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JC Compliance & Auditing

**A Premier Provider of
Compliance and Internal Audit**

Outsourced Internal Audit

Our Mission

To provide Community Bank's with a premier compliance and internal audit program to meet the needs and mission of the Bank as well as ensure compliance within all regulatory areas.

We would like to be considered the bank's outsourced internal audit department and ensure our company maintains just the right size to help community banks – small enough so that you can always speak to your consultant personally, yet experienced enough to have ridden out virtually every wave and tide that has influenced the banking industry in the past 25 years.

Internal audit outsourcing is a cost-effective method for Community Banks to obtain the services of experienced and qualified consultants on an ongoing basis.

Our comprehensive internal audit program is customized to meet the needs of the bank and includes an assessment of the effectiveness of your bank's system of internal controls in areas having the greatest potential risk to the bank.

We provide ongoing, risk-based audits and assessments of all aspects of operations. Some of these include Loan Compliance, Operations Compliance, Bank Secrecy Act, Regulation E, Regulation O, Regulation GG, Identity Theft, Information Technology, GLBA, Branch Operations, wire transfer operations, human resources, BOLI, liquidity, IRR and financial and accounting operations. In addition, we offer full scope mortgage QC to ensure compliance with all regulatory guidelines, VA, USDA and FHA qualifications as well as ensuring investor guidelines are met.

Examinations and Services

JC Compliance & Audit offers a variety of programs and services that can be selected and tailored to meet the needs of our clients:

- Consumer Compliance Management
- Risk Assessments (ERM) with Audit Plan
- Community Reinvestment Act Examination
- Capital Planning and Liquidity Contingency
- BSA/AML/CDD/USA Patriot Act/OFAC and Customer Identification Program
- Vendor Risk Management
- Compliance:
- Deposit Compliance
- Advertising Compliance
- Lending Compliance & Appraisal
- Fair Lending Assessments & Examinations
- UDAAP
- Community Reinvestment Act
- Regulation GG Examinations
- Electronic Banking-Internet and Mobile
- Regulation E
- Overdraft Program
- Remote Deposit Capture
- S.A.F.E. Act
- Information Security/Technology, Cybersecurity
- Insider Transactions (Regulation O)
- Internet Banking and Mobile Banking
- Automated Clearing House Examination (ACH)
- Identity Theft Red Flags
- Interest Rate Risk
- CCPA & GLBA and Privacy
- Accounting/Finance/Investments/CECL
- Mortgage QC, GNMA/Hud and Servicing Audits
- Visa/MasterCard Programs
- Prepaid Cards
- NDIP
- Interbank Transactions and Holding Company