

We can do so much more...Take a look at our menu of Compliance Consulting Services!



CrossState's Compliance Consulting Services begin with a meeting with the CEO/designated staff to determine which compliance projects need immediate attention and how to best address those needs. Our consultants can help your credit union implement a comprehensive compliance program or simply address a specific compliance need through in-person meetings, telephone, or email support. Credit unions may select from the topics listed below and schedule based on availability and contract hours:

CHECKS & DEPOSITS

- Account Opening & Maintenance
- Decedent Account Review
- Dormant and Escheat Accounts
- Identity Theft Red Flags
- Returned Mail
- Reg CC - Expedited Funds
- Reg GG - Unlawful Gambling
- Truth in Savings

OPERATIONS

- Courtesy Pay
- Debit Cards
- EFT
- Wire Transfers
- Safe Deposit Box

MARKETING

- Branch Signage
- Closed-End Loan Advertising
- Open-End Loan Advertising
- Social Media & Marketing

LENDING

- Collections Practices
- Foreclosures
- Lending Policy & Procedures
- Private Student Lending
- FCRA
- Lending Disclosures
- RESPA
- HMDA
- Open-End Lending Compliance
- MBL
- Credit Cards

REGULATORY ISSUES

- E-Sign
- Information Security
- Mobile Banking
- Mobile Deposit
- Record Retention
- Website

RISK MANAGEMENT

- Compliance Management
- BC/DR Plan
- Dual Controls
- Forms and Disclosures
- IRR
- Physical Security
- Vendor Management

IMPLEMENTATION OF NEW LAWS & REGULATIONS

Our experienced staff keep abreast of ever-changing rules and regulations and will assist your credit union staff in being ready and compliant for implementation.

COMPLYSIGHT LICENSING & IMPLEMENTATION

ComplySight is a web-based compliance management and tracking system that streamlines the compliance process. ComplySight manages compliance initiatives through a single application, supporting a state of continual readiness for audits and exams. ComplySight offers a complaint management system that allows the ability to log, assign, and store complaints within the software. ComplySight incorporates aspects of InfoSight and CU PolicyPro, but goes further by assessing all areas of risk within your credit union.



For additional information please contact Kim Zelna at kzelna@CrossState.org or 717-839-2235.