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Independent Monitoring and Testing

OVERVIEW



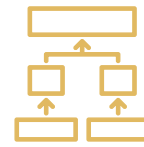
CHALLENGE

A financial institution required an independent assessment of its fair lending program to ensure compliance with applicable laws, regulations, and internal policies while identifying areas for improvement.



SOLUTION

Treliant conducted an independent fair lending program quality assessment and audit, evaluating the bank's compliance and identifying areas for enhancement.



APPROACH

Treliant reviewed compliance with applicable laws, rulings, and regulations and assessed bank policies, practices, procedures, and controls. The financial institution's personnel were evaluated for adherence to board-approved guidelines. Deficiencies were identified through a gap assessment and corrective actions were initiated.

RESULTS

- ✓ Treliant validated the financial institution's compliance with laws and regulations.
- ✓ Areas were identified for enhancements in policies and practices.
- ✓ Bank personnel's adherence to guidelines and the timely corrective actions for identified deficiencies was further enhanced.
- ✓ The financial institution gained an improved understanding of regulatory requirements.