ACCOUNTING & ADVISORY SERVICES FOR FINANCIAL INSTITUTIONS

NAVIGATE TODAY'S FINANCIAL LANDSCAPE WITH CONFIDENCE

Independent community financial institutions face a unique regulatory environment that requires specialized expertise. SEK's dedicated financial institutions team can empower your institution to navigate the complexities of today's financial landscape with confidence and strategic insight. For more than 60 years, we have provided tax, audit, and consulting services to:

- Credit Unions
- Commercial Banks
- Central Banks
- Insurance Companies
- Investment Banks
- Brokerage Firms
- Mortgage Companies
- Savings and Loan Associations
- Finance Companies
- Banking Financial Institutions
- Wealth Management Companies
- Broker-Dealers
- Deposit Insurance Companies
- Trust Companies

AUDIT & ASSURANCE FOR BANKS AND CREDIT UNIONS

Audit & Assurance

SEK provides independent audit, review, and agreed-upon procedure engagements for banks and credit unions. Our auditors understand bank-specific accounting standards (ASC 310, ASC 820, ASC 326 — CECL) and regulatory reporting requirements, delivering audit services that satisfy both management and regulators.

TAX SERVICES FOR FINANCIAL INSTITUTIONS

Tax Services

Financial institution taxation requires knowledge of the unique deductions, credits, and planning opportunities available to banks and thrifts. Our tax

TEAM LEADERS

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professionals prepare accurate tax returns and develop proactive strategies to minimize your institution's effective tax rate.

REGULATORY COMPLIANCE

We help financial institutions stay ahead of evolving regulatory requirements—from call report assistance and GAAP-to-regulatory reconciliations to FFIEC guidance and OCC/FDIC examination preparation.

INTERNAL AUDIT CO-SOURCING

For institutions that need to supplement or outsource their internal audit function, SEK provides co-sourcing arrangements that combine cost-effective execution with the independence and objectivity required by regulators.

FOCUSED EXPERTISE FOR FINANCIAL GROWTH

Our primary focus is on delivering specialized, agreed-upon procedures and consulting engagements that drive value and ensure compliance:

- Internal Control Assessments: Strengthen your controls to safeguard assets and ensure reliable financial reporting.
- BSA Compliance Audits: Navigate the complexities of the Bank Secrecy Act with comprehensive audits.
- ACH Audits and Risk Assessments: Minimize risk with detailed assessments of your Automated Clearing House transactions.
- AML Testing and Oversight: Implement robust anti-money laundering measures with our expert testing and oversight services.
- M&A Advisory: Navigate mergers and acquisitions with strategic guidance and due diligence.
- Accounting Consulting: Elevate your accounting practices to support business growth and regulatory compliance.

STRATEGIC PARTNERSHIP

At SEK, we are proud of our membership with the Center for Audit Quality, an affiliation of the American Institute of Certified Public Accountants (AICPA). We proudly go beyond traditional accounting services by offering strategic partnerships that demonstrate our commitment to the highest standards of service and professional development.

WHY CHOOSE SEK?

Whether you're looking to enhance internal controls, navigate regulatory compliance, or strategize for future growth, our advisory services are tailored to meet the challenges and opportunities of the financial sector. Contact us to discover how our dedicated team can empower your institution to navigate the complexities of today's financial landscape with confidence and strategic insight.