



PART OF YOUR COMPLIANCE TEAM

Why Tuscan Club Consulting?

Tuscan Club Consulting was founded with one focus: to become **Part of Your Compliance Team**. I'm Tory Haggerty, founder of Tuscan Club Consulting. I've spent over 15 years studying regulatory compliance. I was commissioned as an examiner at the FDIC, earned five compliance certifications, and have worked in banks as a senior compliance officer and a senior auditor. I started TCC in 2017, and our team has since grown to four professional consultants. Since 2017, we've partnered with more than 75 organizations to build and strengthen their compliance programs through reviews, consultations, and training engagements.

Speaking of training, in 2020 we launched our one-of-a-kind fair lending school. This 100% online training program was written and developed over a year by a team of commissioned examiners. Our 12 hours of professionally produced video content and 300+ page written manual will teach you the loan life cycle and all the fair lending risks along the way. It's not just an educational tool. We provide real-world case studies and actual audit procedures you can use to build a robust fair lending program at your institution.

MAJOR SERVICES:

Regulatory Compliance Auditing
Examination Prep
Compliance Management System Analysis
Loan & Deposit Operations Reviews
One-on-One & Group Employee Training
BSA/AML Reviews

Comprehensive Fair Lending Reviews
HMDA Program & Data Analysis
TRID/Residential Real Estate Reviews
Provide Answers to Regulatory Questions
Employee Transition & Branch Acquisition
CRA Training and Community Development Assistance

When you partner with us, you get federally commissioned examiners and certified compliance professionals on your team starting on Day 1. In addition to our compliance reviews, we keep you up to date on regulatory changes, and we can even provide you with offsite support and answer your regulatory questions. Please check out our websites at ticonsulting.us and tcuniversity.us. I welcome the chance to visit with you to talk about the needs of your organization. Here's to the future of banking compliance.

We want to be **Part of Your Compliance Team**.

Tory Haggerty, CRCM, CAFP, CBAP, CCBCO, FLE
President & CEO, Tuscan Club Consulting & Tuscan Club University
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Regulations Available for Review:

LENDING

Truth-In-Lending – Including TRID (Reg Z)
Equal Credit Opportunity Act (Reg B)
Fair Housing Act
Home Mortgage Disclosure Act (Reg C)
Flood Insurance
Real Estate Settlement Procedures Act (Reg X)
Homeownership Counseling
Homeowners Protection Act
Helping Families Save Their Homes Act
SAFE Act (Reg G)
Fair Debt Collection Practices Act (Reg F)
Military Lending Act
Servicemembers Civil Relief Act
Consumer Leasing

BANK SECRECY ACT/ANTI-MONEY LAUNDERING

Annual Independent Testing Requirement
Risk Assessments
Customer Due Diligence
Currency Transaction Reporting

OTHER PRODUCTS OR ISSUES

Enforcement Action Assistance
Privacy of Consumer Financial Information
Fair Credit Reporting Act including FACTA (Reg V)
Children's On-line Privacy Protection
CAN-SPAM
Telephone Consumer Protection
Marketing and Advertising Material
Garnishment of Accounts Containing Federal Benefit Payments

DEPOSITS

Truth-In-Savings (Reg DD)
Electronic Fund Transfers (Reg E)
Expedited Funds Availability (Reg CC)
Part 330 – Deposit Insurance Coverage
Part 360 – Resolution and Receiverships

NON-DEPOSIT PRODUCTS

Insurance Sales
Investment Sales/Recordkeeping

OFAC Review
Customer Identification Program
Suspicious Activity Reports
Beneficial Ownership

Part 328 - Advertisement of Membership
Electronic Banking, including E-Sign
Community Reinvestment Act (Reg BB)
Branch Closings – Section 42
Interstate Banking and Branching
Unfair, Deceptive, or Abusive Acts or Practices
Right to Financial Privacy Act