

# Registration Form

## 2021 Internal Bank Audit School November 30 - December 1, 2021 Center for Professional Development— Indiana Bankers Association

### IBA Members & Associate Members

\$495

Participation in IBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or nonmember rates. Surcharge of 100% for Non-Members.

### Confirmation/Cancellation

When you register for an IBA event, you will receive an e-mail confirmation. If you have any questions, contact Elizabeth DeHaven via e-mail: [edheaven@indiana.bank](mailto:edheaven@indiana.bank) or call the IBA Office at 317-387-9380.

Within three or more business days prior to the day of an educational program, no cancellation charge will be assessed. Within two days prior, 50% of the fee is assessed. Refunds are not provided for cancellations the day before or absences on the day of the program. Substitutions are accepted at any time.

Bank Name \_\_\_\_\_ Title \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_

### Attendees:

Name \_\_\_\_\_ E-Mail \_\_\_\_\_

Name \_\_\_\_\_ E-Mail \_\_\_\_\_

### Method of Payment

Check Payable to: **IBA Foundation, Inc., 8425 Woodfield Crossing Blvd. Suite 155E, Indianapolis, IN 46240**  
Phone: 317-387-9380 Fax: 317-333-7169

Please Charge my:  VISA  MasterCard  AMEX

Cardholder's Name \_\_\_\_\_ CVV Code \_\_\_\_\_

Card Number \_\_\_\_\_ Expiration Date \_\_\_\_\_

Register online with the Indiana Bankers Association at [www.indiana.bank](http://www.indiana.bank).



November 30 - December 1, 2021  
IBA Center for Professional Development  
Indianapolis, IN



# 2021 Internal Bank Audit School

## Program Description

The Indiana Bankers Association is pleased to announce that Crowe LLP will present this timely, two day program for the IBA membership. Crowe LLP provides innovative business solutions in the areas of assurance, benefit plan services, financial advisory, forensic services, performance services, risk consulting, and tax consulting.

This program is formatted to provide detailed guidance over current regulatory hot topics such as vendor risk management, model risk management, interest rate risk and liquidity risk including internal audit techniques. It will also cover more traditional audit concepts such as lending and communicating effective audit results, but include recent trends in those areas. The final portion of the program will cover bank audit committee responsibilities.

## Topics

### Auditing Electronic Funds Transfer

This seminar will be a practical, “hands-on” discussion of effective practices in auditing the Electronic Funds Transfer function. Topics will include:

- Overview of the Electronic Funds Transfer Function
- Analysis of Electronic Funds Transfer Sub-Processes
- Internal Audit Objectives and Procedures:
  - ◊ Wire Transfer
  - ◊ Automated Clearing House (ACH)
  - ◊ Internet Banking
  - ◊ Cash Management
  - ◊ Remote Deposit Capture
  - ◊ Mobile Deposit Capture
- NACHA Rules
  - ◊ “Same-Day” ACH Processing – 3 phase implementation
  - ◊ Unauthorized Entry Fees (UEF)
  - ◊ ACH Network Risk and Enforcement
  - ◊ Impact of EMV
  - ◊ Expanded Addenda Records (proposed)
  - ◊ Compliance and Operational Topics (proposed)

### Auditing the Deposit Function

This seminar will be a practical, “hands-on” discussion of effective practices in auditing the Deposits function. Topics will include:

- New Accounts
- Dormant Accounts
- File Maintenance
- Overdrafts, Uncollected Funds, and Kiting Suspect Review
- Cash Letter Adjustments
- Item Processing
- Employee Accounts
- Reconcilements

### Auditing the Branch Operations Function

This seminar will be a practical, “hands-on” discussion of effective practices in auditing the Branch Operations function. Topics will include:

- Surprise Cash Counts
- Consigned Items
- Night Depository
- Hold Mail
- Safekeeping Items
- Regulatory Disclosures
- Security Controls
- Safe Deposit Boxes
- Segregation of Duties Analysis
- Reconciliations

### Pandemic Regulatory Guidance Considerations

This seminar will discuss recently published regulatory guidance on examination procedures and expectations due to the pandemic. Specifically, we will discuss:

- Interagency Examiner Guidance for Assessing Safety and Soundness Considering the Effect of the COVID-19 Pandemic on Institutions
- 2020 Interagency Statement on Pandemic Planning
- Joint Statement on Additional Loan Accommodations Related to COVID-19

### FDICIA/SOX Compliance

FDICIA (the FDIC Improvement Act of 1991, as amended) and SOX (the Sarbanes-Oxley Act of 2002) in part, requires banks with assets exceeding \$1 billion and/or certain publicly traded companies, to assert that an internal control methodology is in place to assure the integrity of the annual audited financial statements. This seminar will present the following topics:

- Project Planning
- Roles and Responsibilities
- Identification and Testing of Key Controls
- Evaluation of Control Deficiencies

### PPP Loan Forgiveness

The CARES Act was enacted with the aim to support small businesses throughout the pandemic. The CARES Act included the Payment Protection Program (PPP). This seminar will discuss business and audit issues around PPP loan forgiveness. Specifically, we will discuss:

- PPP Loan Regulatory Structure
- Lessons Learned from Round 1
- Internal Audit Considerations

### Recent Trends in Financial Institution Fraud

This seminar will discuss trends in Financial Institution Fraud. Specifically, we will discuss:

- Fraud Statistics
  - ◊ Suspicious Activity Report (SAR) Filings
  - ◊ ACFE’s 2020 Report to the Nations
- Fraud Characteristics and Conditions
  - ◊ Weakness in the system of internal control
  - ◊ Lack of effective internal audit
  - ◊ Limited or no review of employee accounts
  - ◊ Lack of Board involvement or weak Audit Committee
  - ◊ Poor staff morale or high turnover
  - ◊ Incomplete or missing documentation
  - ◊ Inadequate monitoring systems
  - ◊ Internal Fraud Red Flags
- Fraud Schemes
  - ◊ Loan Fraud
  - ◊ Fraudulent Electronic Funds Transfers
  - ◊ Teller Cash
  - ◊ Certificates of Deposit
  - ◊ Identity Theft
  - ◊ Fictitious General Ledger Entry
  - ◊ Phishing Scams
  - ◊ Cyber Threats

# 2021 Internal Bank Audit School

## Program Instructors

### Program Instructors

#### Joseph Garcia, CPA, Crowe, LLP

Joe is a Manager in the Crowe’s Risk Consulting practice, and is part of the Chicago office. Joe focuses on financial institution clients and is responsible for managing internal audit engagements including performing risk assessments, overseeing the scoping, planning and execution of fieldwork, and reporting of audit results. Joe also performs FDICIA/SOX-related activities such as key control identification, and evaluation of control design and operating effectiveness. Joe spends a significant amount of time performing SOC/SSAE 18 audits over management’s control operating effectiveness for fiduciary clients, and performing technical reviews for his clients over the Allowance for Loan Losses and Asset Liability Management areas.

#### Dave Dahlheimer, CSM

Dave is a Manager in Crowe’s Consulting practice and is based out of the Chicago office. Dave is primarily responsible for managing internal audit engagements and overseeing design and testing of Sarbanes – Oxley (SOX) and FDICIA controls compliance for financial institutions and companies located nationwide. Some of his frequent responsibilities include performing internal audit risk assessment, advising and consulting on regulatory examination issue remediation, internal audit planning and execution including operational, financial, and compliance audits. Dave spends a significant amount of time delivering trust/fiduciary consulting services to some of Crowe’s largest bank wealth management departments and trust company clients. Dave holds a Bachelor of Science degree in Accounting and Finance from Ferris State University.

### About Crowe, LLP

Crowe LLP (www.crowe.com) is a public accounting, consulting and technology firm with offices around the world. Crowe uses its deep industry expertise to provide audit services to public and private entities. The firm and its subsidiaries also help clients make smart decisions that lead to lasting value with its tax, advisory, and consulting services. Crowe is recognized by many organizations as one of the best places to work in the U.S. As an independent member of Crowe Global, one of the largest global accounting networks in the world, Crowe serves clients worldwide. The network consists of more than 200 independent accounting and advisory services firms in more than 130 countries around the world.

## Program Fees

## Registration Fees & Information

The following fees include the program, training materials, continental breakfast, lunch and refreshments.

### Internal Audit & Risk Assessment School

#### IBA Member

**\$495.00**

Participation in IBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or nonmember rates. Surcharge of 100% for Non-Members.

### Hotel Information

The IBA has not blocked hotel rooms for this program. For those who need overnight accommodations, call the IBA at 317-387-9380 for a list of hotels in the area.

### General Information

**Dress:** Business casual attire is appropriate for all IBA programs. Because of temperature variations in meetings rooms, please bring a sweater or jacket for your comfort.

### Special Accommodations

The IBA is committed to providing the best education in the best facility possible. To that end, we strive to accommodate any special needs bankers may have while attending our programs. If you need any special accommodations or have dietary restrictions, please let us know.

### Date and Location

November 30 - December 1, 2021

IBA Center for Professional Development  
8425 Woodfield Crossing Blvd. Suite 155E  
Indianapolis, IN 46240

### Daily Schedule

8:30 a.m.	Registration & Continental Breakfast
9:00 a.m.	Program Begins
12:00 Noon	Lunch (included)
1:00 p.m.	Program Resumes
4:00 p.m.	Program Adjourns

### For More Information Contact:

Laurie Rees  
Vice President of Education & Training  
Lrees@indiana.bank  
317-387-9380