Internal Audit School

Tuesday & Wednesday
December 8-9, 2020

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

Please type or print legibly.

Name

Nickname for Badge

Bank/Firm

Address

City/State/Zip

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Emergency #  (In case of bad weather, etc.)

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Fees
☐ $495 IBA Member

Participation in IBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or non-member rates. 100% Surcharge will be applied for all non-members.

Payment Information
Total payable to the IBA Foundation, Inc.
☐ Check Enclosed  ☐ VISA  ☐ MasterCard  ☐ AMEX

Account Number          Exp. Date

If you have questions, contact Elizabeth DeHaven at 317-387-9380 or via email at edehaven@indiana.bank.

Cancellation Policy: 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 or absences on the day of the program. Substitutions are welcome at anytime.
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.

### Auditing the Lending Function
- Overview of the Lending Function
- Analysis of Lending Sub-Processes
- Internal Audit Objectives and Procedures:
  - Commercial, Consumer, Real Estate, Credit Card
  - Loan Loss Reserve
  - Letters of Credit
  - Default Management

### Auditing Mortgage Banking Functions
- Overview of the Mortgage Lending, Secondary Marketing, and Servicing Functions
- Analysis of Mortgage Lending, Secondary Marketing, and Servicing Sub-Processes
- Mortgage Lending, Secondary Marketing, and Servicing Internal Audit Objectives
- Mortgage Lending, Secondary Marketing, and Servicing Internal Audit Procedures
- Mortgage Fraud
  - Fraud Statistics
  - Fraud Schemes
  - Fraud Prevention

### Auditing Current Expected Credit Loss (CECL)
- Governance and Oversight
- Project Management / Gap Assessment
- Technology and Third Party Risk
- Model and Methodology
  - Risk Identification and Segmentation
  - Current Conditions

### Auditing Current Expected Credit Loss (CECL) Continued
- Reasonable and Supportable Forecasts
- Reversion
- Acquired Loans
- Debt Securities
- Data (Inventory, Governance)
- Validation
- Reconciliation
- Policy
- Segregation of Duties
- Reporting and Disclosures

### Ethics per the IIA Standards
- Discuss Code of Ethics — Principles
  - Integrity
  - Objectivity
  - Confidentiality
  - Competency
- Discuss applicable Standards as they relate to the ethical application of the internal audit profession:
  - 1010 – Recognizing Mandatory Guidance in the Internal Audit Charter
  - 1100 – 1130 - Independence and Objectivity Standards
  - 1200 – 1230 - Proficiency and Due Professional Care Standards

### Auditing Asset/Liability Management
- Interest Rate Risk (IRR) Management Administration
- IRR Management Operations
- Liquidity

### Recent Trends in Financial Institution Fraud
- Fraud Statistics
  - Suspicious Activity Report (SAR) Filings
  - ACFE’s 2016 Report to the Nations
  - 2017 American Bankers Association Deposit Account Fraud Survey Report
- 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

### Speaker

**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 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.

### Fees & Virtual Information

**IBA Members & Associate Members**

$495

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While we may not be able to get together "in person" for this event as originally planned given the circumstances, we know that education/training to stay current and be the best banker you can be is important. That's why we're committed to providing this two-day course and we're taking it online via webinar technology. Same instructor with the same content, but you'll have the ability to join from wherever you're located from the convenience (and safety) of your computer. We look forward to seeing you online!

You will receive your manual 4-5 days in advance should you want to print this to have during training. At this time, you will also receive log in instructions. This is a **LIVE** virtual training where you will be able to ask questions directly to the speaker.

### Agenda Both Days

8:45 a.m.    Login And Registration
9:00 a.m.    Program Begins
12:00 Noon  Lunch
1:00 p.m.    Program Resumes
4:00 p.m.    Program Adjourns