

## PRINGLE® Safety & Soundness (Risk Management) Policies & Audit Procedures

PRINGLE Safety & Soundness (Risk Management) Policies & Audit Procedures is an electronic documentation resource providing an effective means to set up and maintain safety and soundness policies and audit procedures. It contains federal laws and regulations including the National Bank Act for national banks and comparable federal statutes for state member and state nonmember banks and savings institutions for both operations and lending.

### PRINGLE Safety & Soundness (Risk Management) Policies & Audit Procedures offers:

- Ready-to-use policies (with options that allow you to easily establish appropriate risk management standards) and audit procedures—right out of the box.
- Simple, easy-to-follow format to conveniently review applicable regulatory requirements.
- Delivery on CD-ROM.
- Software compatibility with Microsoft® Word for Windows®.

### How you can benefit from using PRINGLE Safety & Soundness (Risk Management) Policies & Audit Procedures:

- You'll receive comprehensive information on the areas of law expected to be covered in a federal safety and soundness exam.
- You'll have the process to establish the appropriate risk management standards for your institution and to adjust them as new developments occur.
- You'll have immediate access to policies, procedures, and legal citations.
- You'll receive regular updates to keep your documentation current.
- You'll receive valuable audit check lists to help you verify compliance.
- You'll receive periodic informational newsletters; toll-free software and legal support; and optional implementation, training, and auditing assistance (this optional assistance is priced separately).

## Activities and Operations Policies and Audit Procedures

Asset and Liability Management, Investment Activities, and Limitations on Interbank Liabilities (Regulation F)

Bank Holding Company

Capital Requirements and Dividend Restrictions, CALL Report Filing Requirements, and Brokered Deposit Restrictions

Change in Bank Control, Changes in Directors and Senior Executive Officers, and Management Interlocks

Collection of Checks and Other Items, Funds Transfers, Reserve Requirements (Regulations J, S, and D), and Check 21 Act

Electronic Banking, Internet, and Third-Party Technology-Related Risk Management

Internal Controls and Audit

Nondeposit Investment Products, Insurance, and Debt Cancellation/Suspension

Permitted Banking Activities, Property Ownership Including Bank Premises and Other Real Estate Owned (OREO), and Anti-Tying Restrictions

Standards for Safety and Soundness, Third-Party Risk, and Safeguarding Customer Information

Strategic Corporate Business Plan

### Utilities

Contents of PRINGLE Package

Letter to Purchaser

Monthly Compliance Report to Board of Directors

Organizational Chart

Resolution of the Board of Directors

Review Report

## Lending Policies and Audit Procedures

Allowance for Loan and Lease Losses

Credit by Banks for the Purpose of Purchasing or Carrying Margin Stock (Regulation U)

Environmental Risk

Lending Limits

Loan Documentation and Underwriting Standards

Real Estate Lending Standards

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To see an online demo of the PRINGLE® Policies & Audit Procedures solution, visit [www.WoltersKluwerFS.com/pringle-demo](http://www.WoltersKluwerFS.com/pringle-demo).

For more information, visit our web site at [www.wolterskluwerfs.com](http://www.wolterskluwerfs.com), contact your Wolters Kluwer Financial Services | Bankers Systems Account Representative, or call us toll free at 1-800-552-9410.

