

## **PRINGLE® Safety & Soundness (Risk Management) Policies & Audit Procedures for Credit Unions**

PRINGLE Safety & Soundness (Risk Management) Policies & Audit Procedures for Credit Unions 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 for both lending and operations, including the National Credit Union Administration (NCUA) rules and guidance addressing, among other things, prompt corrective action regarding member business loans. Additionally, this program will help you meet the risk-focused program requirements published in the NCUA Examiner's Guide.

### **PRINGLE Safety & Soundness (Risk Management) Policies & Audit Procedures for Credit Unions 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 for Credit Unions:**

- You'll receive comprehensive information on the areas of law expected to be covered in an NCUA safety and soundness exam.
- You'll be able to develop the policies you need to confidently and conveniently offer member business loans and deposit services.
- You'll have the process to establish the appropriate risk management standards for your credit union 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 and Investment Activities

Changes in Directors and Senior Executive Officers, and Management Official Interlocks

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

Internal Controls and Audit

Net Worth Requirements, Dividend and Related Restrictions, and Prompt Corrective Action

Permitted Activities and Property Ownership

Strategic Plan

Third-Party Risk Management

### Utilities—Activities and Operations

Activities and Operations Table of Contents

Contents of PRINGLE Package

Letter to Purchaser

Monthly 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

Environmental Risk

Lending Limits

Loan Documentation and Underwriting Standards

### Utilities—Lending

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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.

