**Fair Banking Management**

**Fairness throughout every aspect of the customer life cycle is an ever-present responsibly for financial institutions. Institutions must have a comprehensive program in place to insure they are providing fair, transparent and competitive access to consumer financial products and services—or run the risk of fines and reputational damages.**

Without a comprehensive fair banking monitoring program, your institution may be at risk for violations around redlining, pricing, underwriting, marketing, steering, and exception management. Moreover, you open your institution to the possibilities of civil penalties, fines and reputational damage. Minimizing your risk takes continuous review, analysis and reporting, but manual review is labor-intensive and prohibitively expensive.

**Spend your time correcting problems instead of looking for them**

Our fair banking solutions help banks answer three main questions:

1. What is my exposure to fair lending risk?
2. What can I do to mitigate that risk?
3. How do I manage a fair lending audit?

We offer industry-leading technology and consulting services to answer these questions. No matter the size of your institution, you can easily identify potential risk and immediately take corrective action to remedy unfair lending practices.
We offer compliance intelligence software that can be customized to meet your existing needs and budget. With our solutions, you will:

• Improve the quality of information — immediately.
• Control costs by getting a solution that addresses what you need today, while having the flexibility to handle future needs.
• Increase access to valuable information to empower good decision making.
• Reap the benefits of analytical insights.
• Reduce the costs and risks associated with managing information.
• Extend the value of your existing IT investments.

Flexible, affordable solutions to meet your compliance intelligence needs
A powerful blend of technology, expertise and advisory services

Our dedicated experts work with you and your team to optimize your Wiz® investment and to provide complete regulatory support. From the development of timesaving procedures and in-depth training, to enhanced data collection processes and risk analysis through successful reporting and information sharing, we ensure that Wiz technology has a meaningful and positive impact.

Fair Lending Wiz® automatically analyzes, verifies and documents your institution's compliance with all fair lending regulations. This software also automatically performs a full range of risk assessment tasks so you can devote your resources to developing corrective action.

Fair Lending Dashboards provides a consolidated view of Fair Lending data and lets users quickly analyze performance against goals and benchmarks.

Fair banking expertise from a trusted source

Our highly-skilled team of regulatory professionals has substantial experience with all types of lending and will provide practical insights and best practices advice. Our experts will prepare you to manage fair banking challenges, enhance risk reduction measures, and evaluate the effectiveness and fairness of your programs.

Fair Lending Examination Assistance
- Preparation
- Mock Exam
- Post-Exam Remediation Issues Tracking
- Action Planning

Fair Lending Program Development
- Fair Lending Compliance Process Assessment and Redesign

Fair Lending Program Effectiveness
- Fair Lending Risk Assessment
- Redlining Review
- Benchmark Overlap
- Focal Point Review

Fair Lending Training for Staff and Board Members

In today's regulatory environment with the increased focus on the consumer, you can't afford gaps in your fair banking compliance program. With Wolters Kluwer's unique blend of regulatory experience, industry knowledge, and state-of-the-art technologies, we are well-positioned to assist you with your fair banking compliance and risk management needs.

To learn how these solutions can be tailored to your specific situation, please visit WoltersKluwerFS.com or call 800-261-3111.
About Wolters Kluwer Governance, Risk & Compliance

Wolters Kluwer Governance, Risk & Compliance (GRC) is a division of Wolters Kluwer which provides legal, finance, risk and compliance professionals and small business owners with a broad spectrum of solutions, services and expertise needed to help manage myriad governance, risk and compliance needs in dynamic markets and regulatory environments. The division’s prominent brands include: AppOne®, AuthenticWeb™, Bankers Systems®, BizFilings®, Capital Changes, CASH Suite™, CT Corporation, CT Lien Solutions, ComplianceOne®, Corsearch, Expere®, GainsKeeper®, LegalVIEW®, OneSumX®, Passport®, TyMetrix® 360, Uniform Forms™, VMP® Mortgage Solutions and Wiz®.

Wolters Kluwer N.V. (AEX: WKL) is a global leader in information services and solutions for professionals in the health, tax and accounting, risk and compliance, finance and legal sectors. Wolters Kluwer reported 2015 annual revenues of €4.2 billion. The company, headquartered in Alphen aan den Rijn, the Netherlands, serves customers in over 180 countries, maintains operations in over 40 countries and employs 19,000 people worldwide.

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