



US Regulatory Consulting

Clarity. Confidence. Compliance.

Expert regulatory guidance that empowers financial institutions to operate confidently in a rapidly changing environment.



Stay ahead of regulatory change.
Strengthen your governance.
Operate with confidence.

Financial institutions face relentless pressure — evolving rules, heightened scrutiny, complex data requirements, and the need for strong, defensible governance.

US Regulatory Consulting helps institutions navigate this complexity with precision and confidence. Our team of former regulators, bankers, compliance officers, and risk professionals brings deep expertise and practical insight to strengthen oversight, reduce risk, and enhance operational performance.



Your reality

Regulatory expectations evolve faster than many institutions can adapt. Manual processes drain time, inconsistent governance creates vulnerabilities, and exam preparation often becomes a last-minute scramble. Fragmented data and unclear accountability undermine confidence and increase examiner scrutiny.



The outcome you want

A compliance environment where governance is strong, regulatory obligations are clearly defined, data is reliable, and exam readiness is embedded into the institution's operating model. An environment where the organization makes proactive, strategic decisions rather than reacting to emerging issues.

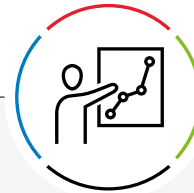
How US Regulatory Consulting delivers

US Regulatory Consulting provides a connected ecosystem of regulatory expertise, data-driven insight, and technology-enabled solutions designed to help institutions maintain compliance, manage risk, and stay ahead of supervisory expectations.



Deep regulatory expertise

Advisors with decades of supervisory, banking, operations, and compliance leadership.



Actionable, data-driven insights

Advanced analytics clarify vulnerabilities, quantify risk, and inform strategic decisions.



Technology-enabled solutions

Integrated data, analytics, and reporting tools enhance accuracy and efficiency.



A trusted partner

From community banks to global institutions, US Regulatory Consulting supports organizations across a rapidly evolving regulatory landscape.

Core services

Compliance management

Strengthen your compliance foundation with expert-led strategies, program reviews, risk analysis, and remediation support.

US Regulatory Consulting blends deep regulatory insight with practical operational experience to help institutions reduce risk exposure, reinforce governance, improve, and enhance CMS frameworks.

Key services provided

✓ Compliance Management System (CMS) reviews

US Regulatory Consulting performs comprehensive CMS evaluations that assess:

- Board and management oversight structures
- Policies, procedures, and implementation practices
- Complaint management and escalation processes
- Issue identification, documentation, and remediation workflows
- Compliance risk assessment and control effectiveness testing
- Effectiveness of monitoring, testing, and internal audit programs

This holistic review validates the current state effectiveness of the CMS framework, alignment with regulatory expectations, and priority focus areas.

✓ Risk and control assessments

USRC leverages an industry standard methodology that evaluates:

- Inherent risks across products, processes, and business lines
- Effectiveness of policies, procedures, training, and system controls
- Residual risk relative to control maturity

Deliverables include a narrative report detailing observed strengths, opportunities for enhancement, and directional risk insights for management.

✓ Examination preparation and response

US Regulatory Consulting prepares institutions for upcoming exams by identifying vulnerabilities, strengthening documentation, and helping teams anticipate examiner priorities. Recommendations ensure a confident, well-supported supervisory experience.

✓ Compliance remediation

Consultants diagnose root causes behind regulatory findings and design comprehensive remediation strategies that are both sustainable and exam-defensible, ensuring long-term resilience.



**Individually strong.
Even more powerful together.**



Fair and responsible banking

Elevate your fair lending and responsible banking program through data-driven analysis, targeted reviews, and governance enhancements.

US Regulatory Consulting supports institutions with insights into disparate impact, lending patterns, and geographic and demographic risk indicators.

Key services provided

✓ Fair lending risk review

A full-scope evaluation assessing:

- Quantitative lending disparities
- Statistically significant pricing or underwriting differences
- Potential discriminatory indicators
- Strength of controls around pricing, decisioning, and documentation

Deliverables explain risk drivers, compare performance to peers, and identify control enhancements.

✓ Redlining risk review

A structured geographic analysis examining:

- Lending distribution across majority-minority census tract (MMCT) and low- and moderate-income (LMI) areas
- Application or origination volumes relative to peers
- Market penetration and marketing reach
- Resulting residual risk

Reviews specify exposures and align institutions with regulatory expectations.

✓ Comparative file review

A file-level assessment confirming whether similarly situated borrowers receive equivalent treatment by evaluating:

- Pricing outcomes
- Underwriting consistency
- Timing, conditions, and exceptions

Ensures practices are equitable and fully documentable.

✓ Examination preparation

US Regulatory Consulting identifies gaps, supports corrective action planning, and prepares institutions for fair lending exams with actionable, examiner-aligned insights.

✓ Staff augmentation

Experienced professionals integrate directly into existing teams to support analytics, reviews, governance, and ongoing program refinement.

Community reinvestment

Ensure clean, compliant, submission-ready Community Reinvestment Act (CRA) and Home Mortgage Disclosure Act (HMDA) data and strengthen CRA program insight, analytics, and exam readiness.

Key services provided

CRA market analysis

Evaluates economic and demographic trends — including housing dynamics, small business environments, and local conditions in LMI areas — to inform CRA strategy.

CRA examination preparation

US Regulatory Consulting provides clarity on performance strengths, vulnerabilities, and action plans needed for upcoming exams.

Mergers and acquisitions due diligence (CRA focused)

Evaluates CRA obligations, data integrity, and program readiness during mergers or acquisitions.

CRA analytics and evaluation services

Reviews assess:

- Market area qualification
- Lending to LMI communities
- Community development loan and investment qualification
- Peer comparisons and demographic alignment
- Assessment of CRA service performance

Ensures institutions have a complete view of CRA strengths and gaps.

Data governance

US Regulatory Consulting blends regulatory depth with advanced data management processes to deliver accurate, defensible reporting.

Key services provided

Data processing

US Regulatory Consulting imports HMDA and/or CRA source data into Wolters Kluwer systems, applying mapping logic and formatting rules to standardize every field for regulatory alignment.

Geocoding

Consultants perform automated and manual geocoding using authoritative sources such as United States Postal Service (USPS), MapQuest, and county records to ensure precise census-tract assignment.

Regulatory edit checks and data cleanup

Comprehensive edit-verification identifies errors, missing fields, or inconsistencies for resolution. Exception reporting ensures full visibility into data quality issues prior to submission.

Submission services

US Regulatory Consulting manages end-to-end Loan/Application Register (LAR) submission preparation and partners with institutions to complete filings with the appropriate regulatory agency.

Staff augmentation

Professionals support institutions with data management, edit resolution, reporting tasks, and specialized CRA or HMDA workflows.

Financial Crimes Compliance (FCC)

Build resilient anti-money laundering (AML) and sanctions programs capable of meeting evolving regulatory expectations and managing emerging risks.

US Regulatory Consulting provides full-scope FCC reviews, governance assessments, and targeted remediation to help institutions maintain compliance amid rapid industry change.

Key services provided

✓ Independent Bank Secrecy Act (BSA)/AML and sanctions reviews

Examines program design, control effectiveness, and compliance with regulatory expectations through an objective, end-to-end review.

✓ Outsourced or co-sourced testing

Experienced specialists execute testing plans, support audit cycles, and help institutions maintain reliable BSA/AML testing programs.

✓ Risk assessment and analysis

US Regulatory Consulting's methodology integrates quantitative and qualitative analysis to document inherent and residual risk, supporting a defensible, regulator-ready risk profile.

✓ Program development

US Regulatory Consulting designs or modernizes risk-based AML programs tailored to size and complexity, including:

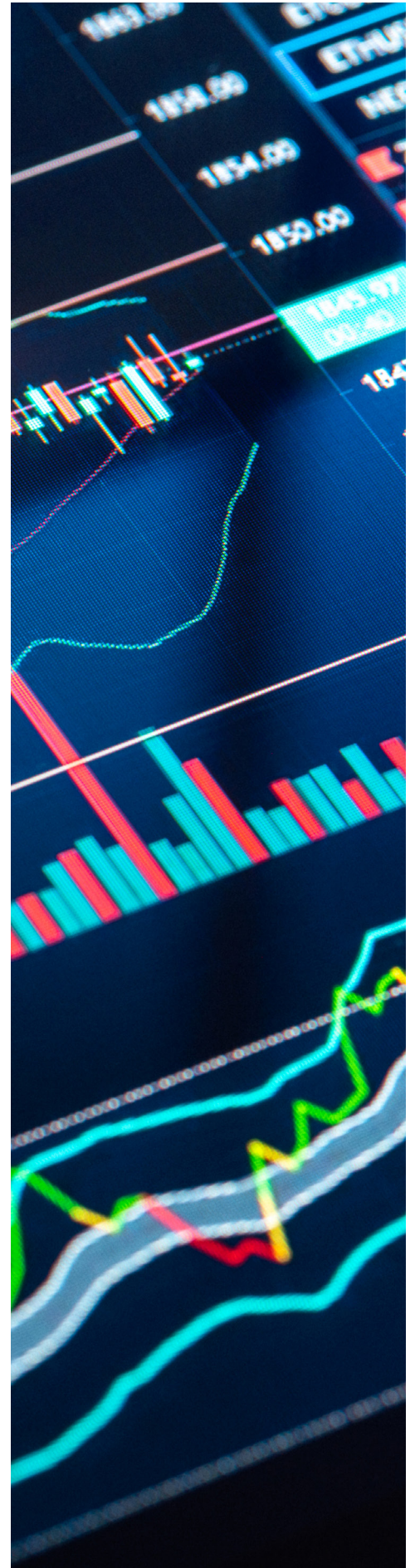
- Policies and procedures
- Training frameworks
- Risk assessments
- Monitoring and governance structures

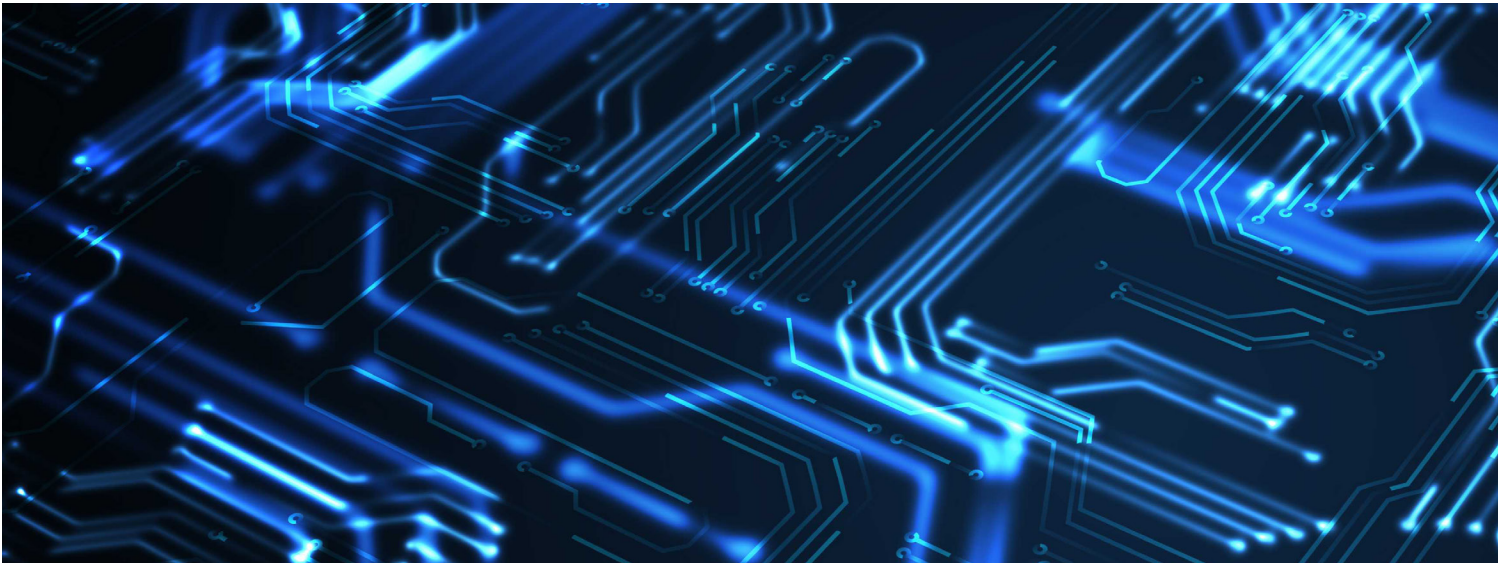
✓ Issue remediation and validation

Independent expertise ensures corrective actions are credible, complete, and defensible for examiners.

✓ Process assessments and targeted reviews

Operational deep dives uncover opportunities for automation, efficiency gains, and control improvements.





Operational compliance

Translate regulatory requirements into sustainable operational processes that produce consistent, compliant results.

US Regulatory Consulting helps institutions strengthen Automated Clearing House (ACH) programs, improve model governance, and operationalize compliance controls.



Key services provided

✓ NACHA rules compliance audit

Annual independent audits assess adherence to National Automated Clearing House Association (NACHA) rules and identify opportunities to strengthen ACH risk management programs.

✓ Model risk management and validation

Independent validation of models using industry best practices and regulatory guidance, including:

- Artificial Intelligence (AI) and machine learning model (MLM) assessments
- Governance reviews
- Data quality and performance testing
- Documentation and transparency improvements

Reduces operational, compliance, and reputational risk.

✓ Operational process assessments

Reviews of controls, documentation, handoffs, workflows, and testing routines across key functions.



Real-world use cases



Compliance management

Use case: Strengthening CMS governance ahead of a multi-agency exam

A mid-sized regional bank faced an upcoming multi-agency compliance examination. Recent internal audits revealed inconsistent issue management practices, unclear escalation routes, and deficiencies in documentation supporting board-level oversight.

US Regulatory Consulting conducted a risk and control assessment to evaluate inherent risks and the strength of corresponding controls. The consultants then performed a full CMS review, assessing board governance, policies, complaint processes, and monitoring/testing practices. Gaps were identified in complaint tracking, inconsistent application of policies across business lines, and incomplete monitoring documentation.

US Regulatory Consulting provided actionable remediation guidance, helped standardize oversight processes, and supported the bank through exam preparation, including pre-exam documentation, supervisory engagement planning, and strengthening corrective-action evidence. The bank entered the exam with confidence and improved supervisory outcomes.



Fair and responsible banking

Use case: Addressing elevated pricing disparity risk before regulator review

A community bank's analytics team identified potential disparities in pricing for refinance loans. Concerned about fair lending exposure, the institution engaged US Regulatory Consulting to conduct a fair lending risk review.

Using regression analysis and peer comparative benchmarking, US Regulatory Consulting confirmed statistically significant patterns requiring deeper investigation. Consultants performed a comparative file review, analyzing underwriting documentation, pricing exceptions, and timing differences. The review revealed inconsistent documentation of discretionary pricing decisions and gaps in second look processes.

US Regulatory Consulting also conducted a redlining risk review, confirming no geographic disparities but identifying inconsistent outreach efforts in LMI areas. The institution implemented US Regulatory Consulting's recommended governance updates, expanded oversight routines, and improved pricing documentation — all prior to an anticipated regulatory exam.



Community reinvestment and data governance

Use case: Achieving clean, submission-ready HMDA and CRA data after multiple failed edit checks

A mortgage-focused lender struggled with persistent HMDA and CRA edit failures due to inconsistent data mapping from multiple loan origination system (LOS) platforms. With submission deadlines approaching, the institution turned to US Regulatory Consulting.

US Regulatory Consulting imported the raw data into Wolters Kluwer's platform and performed data processing and geocoding using authoritative sources to correct census tract assignments. During edit checks and data cleanup, consultants identified systemic missing field patterns caused by upstream configuration gaps.

After coordinating corrections with business units, US Regulatory Consulting delivered a clean, fully compliant LAR, and supported submission services to the regulatory portal. They then performed a CRA Analytics Review to help the institution anticipate how results would compare with peers and demographic trends, and prepared documentation for the next CRA exam cycle.



Financial Crimes Compliance (FCC)

Use case: Modernizing a rapid growth fintech's AML program after a rapid expansion in product lines

A fast growing fintech expanded its payments and lending offerings, triggering heightened AML and sanctions scrutiny from its bank partners. An internal review found gaps in risk assessments, untested monitoring controls, and undocumented governance processes.

US Regulatory Consulting conducted a full AML and sanctions risk assessment, identifying areas where risk had outpaced existing oversight, particularly around transaction monitoring, sanctions screening, and customer risk-scoring logic. Consultants then performed a comprehensive independent BSA/AML and sanctions review, evaluating design effectiveness and identifying specific recommendations for control improvement.

US Regulatory Consulting then developed an updated Program Development roadmap, including redesigned AML policies and procedures, and outsource testing to validate improvements to the fintech's control environment. With USRC's support, the fintech strengthened its AML posture and reassured its partner banks.



Operational compliance

Use case: Enhancing ACH risk management and model governance for a multi state bank

A multi-state bank discovered inconsistencies in NACHA compliance during an internal audit. Simultaneously, the bank's model validation cycle had fallen behind due to staff turnover, leaving several credit risk and pricing models past due for review.

US Regulatory Consulting conducted the required NACHA Rules Compliance Audit, identifying control-weakness areas such as incomplete ACH authorizations, gaps in Receiving Depository Financial Institution (RDFI) qualification return code monitoring, and inadequate third-party oversight. Recommendations were delivered to enhance operational processes and risk governance.

In parallel, US Regulatory Consulting performed model risk management and validation, conducting independent evaluation of key models using supervisory expectations and responsible AI principles. The review identified documentation weaknesses, calibration issues, and transparency gaps.

Armed with US Regulatory Consulting's remediation roadmap, the institution strengthened both its payment risk program and model governance framework, significantly reducing regulatory exposure.



Why institutions choose US Regulatory Consulting



Former regulators and industry leaders



Proven methodologies aligned to supervisory expectations



Practical, exam-ready recommendations



Transparent project management



Technology-enabled insight and analytics



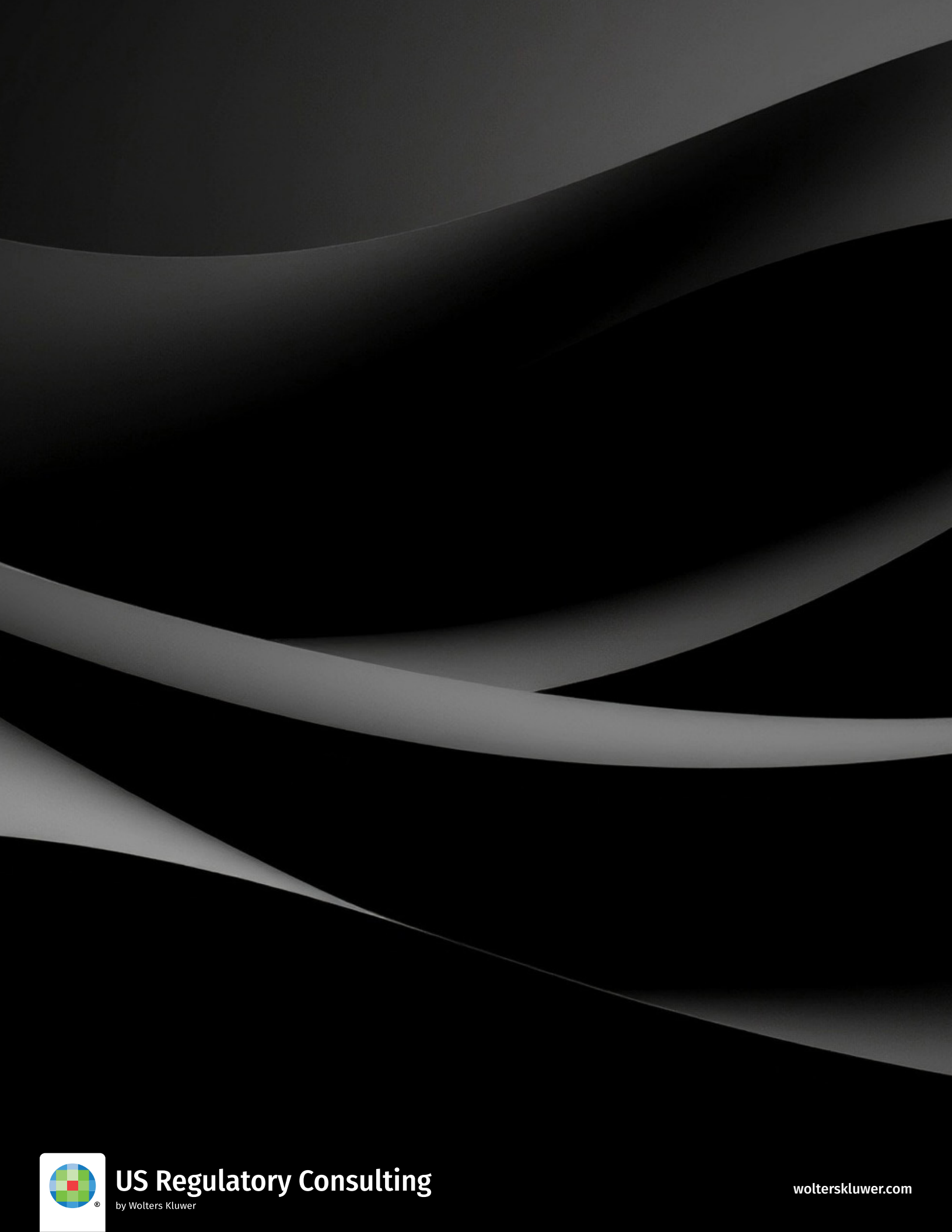
Get started

Unlock compliance confidence

Talk to a regulatory consulting expert to assess your challenges and build a tailored plan for your institution.

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