



Harper & Pearson Company, P.C., serving financial institutions

Managing a financial institution is a challenge in today's complex business and regulatory environment. Interstate banking, bank mergers and acquisitions, non-bank competition and technological advancements, combined with a multitude of changing regulatory requirements, have created a banking environment that is complicated and confusing.

To deal with these issues, bankers need a broad range of knowledge, skills and expertise. Time is limited, however, and attending to the day-to-day operations is a full-time job in itself. Most banks cannot justify the cost of hiring full-time specialists.

We remain focused on the importance of building enduring relationships.

We offer a full range of services for financial institutions, including:

- Audit & Tax Preparation
- SEC Reporting
- Loan Review
- Internal Audit Services
- Regulatory Compliance
- Risk Advisory Services
- Due Diligence Programs
- Sarbanes-Oxley Compliance
- Interest Rate Risk Model Validation
- FHLB Collateral Verification
- 401(k) Benefit Plan Audit
- Process Improvement Studies
- New Bank Accounting and Auditing
- Accounting Consultation and Outsourcing
- Exam Preparedness
- IT Administrative Control Testing
- Regulatory Report Preparation

MEETING YOUR NEEDS

Harper & Pearson Company, P.C. stands ready to assist with a team of professionals who work specifically with financial institutions. Banking professionals who have worked in lending and bank operations and have excellent knowledge of current regulatory requirements.

Our professionals can offer objective expertise, fresh perspectives, and creative solutions to enhance the strengths of your staff—without adding to your permanent payroll.

REASONABLE FEES

Professional, competent, and expedient services should be delivered at the best possible price. Harper & Pearson Company, P.C. is known for top-quality work and fees that are reasonable, and we are committed to maintaining that reputation.

YOUR SUCCESS

Harper & Pearson Company, P.C. is a full-service CPA firm established in 1962 on a philosophy of dedication to our clients' success.

For more information, please contact:

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HARPER & PEARSON
COMPANY, P.C. CERTIFIED PUBLIC
ACCOUNTANTS

You count.

