



SERVICES TO BANKS

## Other Services

### DEVELOP POLICIES AND PROCEDURES

Your credit policies have to reflect your current lending environment and need to support your bank's strategy, goals and mission. TGA writes and updates loan policy and procedure manuals that reflect your bank's profile and that are consistent with safe and sound banking practices.

The process includes meeting with management at the executive and senior levels to discuss the intended policy and procedure resulting in a drafted document for further consideration. The team assigned to help you with your credit policy challenges are TGA professionals with many years of bank supervision and regulatory experience.

If you have inadequately experienced staff, higher than acceptable staff turnover, limited experience with credit policy protocol, and new ventures and new products, let us help you develop the needed policy and procedures.

### ASSESS LOAN DEPARTMENT EFFECTIVENESS

The lending department analysis is a detailed study of your bank's lending department. It includes a detailed review of your bank's credit processes, a review of appraisal policy and practices, ALLL policy and documentation levels, collateral valuation and inspection techniques, utilization of the bank's MIS system, adequate staffing levels, sufficiency of workflows, responsibilities, etc. The assessment process includes a review of the institution's credit risk management processes and systems to identify, measure, control, monitor, and report credit risk as outlined by the supervisory guidelines. The study will be tailored to the needs of your bank and compared with institutions of similar size. The objective of the study is to maximize departmental efficiency while controlling costs.

Commercial, mortgage, and/or consumer loan underwriting training can be performed by TGA professionals on-site at your bank's location. This training can be tailored to fit your bank's lending standards or the standards set by the secondary market. This training can be used as a refresher course for your experienced lenders or as initial training for newly hired loan officers.

Contact us for more information.

### SUPPLEMENT IN-HOUSE STAFF

TGA is a credit risk management company staffed by highly experienced individuals. We like to describe ourselves as a highly sophisticated "Credit Department," able to handle all functions from initial borrower due diligence to collateral liquidation ...and everything in between. Our goal is to provide these services in a timely and cost effective manner, allowing our clients to tap into resources they would not otherwise be able to employ internally.

We recognize that it is not feasible to have employees such as certified public accountants as credit analysts, former bank presidents as loan portfolio managers, licensed appraisers to do your appraisal reviews, and turn-around experts to handle your problem loans, but that does not mean you have to compromise the quality of your credit risk management. If you have inexperienced staff or higher than normal staff turnover, let us help you by supplementing your in-house staff.

For the cost of a single credit analyst, you can immediately add over a dozen highly qualified banking professionals to your team. Contact us to see how we can set up an ongoing consulting agreement so you can choose any service we provide at any time.

## LOAN PORTFOLIO ACQUISITION DUE DILIGENCE

TGA reviews loan portfolios that are being purchased as part of a bank merger or acquisition. This request is given high priority and a team is assembled for a quick turnaround time in the due diligence assignment. The scope of the review is normally established by the client and is structured so that at the end of the on-site review, a preliminary oral report is made followed by a detailed written report.

The review can assess the sufficiency and reliability of the credit risk rating system, loan approval and monitoring, effectiveness of credit and loan administration, and adequacy of the loan loss reserve. The report will detail the findings of the review including a summary of observations and conclusions supported by a written report on each loan reviewed.

Engage a team that has the extensive loan review experience necessary to complete this task in an orderly, thorough, and expeditious manner. Call TGA for more information.

## EXPERT WITNESS TESTIMONY

TGA provides litigation support, consulting and expert witness testimony to attorneys, financial institutions, businesses and individuals involved in financially related disputes. Our combined 100+ years of high-level, banking experience offers an understanding of how banks and other lenders operate internally. We have extensive experience in matters related to public or private financial institutions including lending, interest rates, bankruptcy, banking operations, regulatory influence, procedures, policies and standards of practice and conduct. This knowledge and experience, combined with clarity of communication that allows everyone to understand the issues, provides clients and their attorneys with financial and expert witness/litigation support services that result in the best possible outcome.

In addition to providing quality services to our clients, we consider Pro Bono activities an important professional responsibility. Pro bono service is not just a professional obligation. It strengthens our communities, it enhances the lives and practices of those who serve and helps make our communities a better, fairer place to live. We are committed to giving back to the community by using our expertise and experience in the service of others. To that end, we donate a certain percentage of our time to assist in the success of appropriate cases within our areas of expertise.

We are pleased to discuss with attorneys or clients the possibility of pro bono work where appropriate.

## REGULATORY RELATIONS

TGA can assist bank management through each phase of the examination process. We offer liaison services that ease the regulatory process, effect resolution and return valuable time to management. Services include:

- Facilitating management's response to requests for information;
- Acting as liaison with examiners thereby streamlining the review process;
- Providing perspective and guidance when responding to examination findings or enforcement actions; and
- Developing detailed action plans to address regulatory concerns.

Our consultants include both former bank presidents and individuals with regulatory experience. We have extensive experience addressing regulatory concerns. Rather than go at it alone, contact TGA to assist you in streamlining this process.