



**Bonadio  
services offered:**

Accounting  
& Auditing

Business  
Advisory

Enterprise Risk  
Management

Tax Planning  
& Compliance

Personal &  
Family Finance

For more information,  
visit [bonadio.com](http://bonadio.com) or  
call **888.997.2494**.

How We Assist...

## FINANCIAL INSTITUTIONS

An eminently qualified and trusted partner  
for complex financial firms.

It's a new world in banking and finance. Banks are under more scrutiny than ever. The Federal Reserve, the Consumer Financial Protection Bureau and others are determined to improve efficiency, in part by preventing and detecting fraud, waste and abuse.

From banks, to mortgage and finance companies, to broker-dealers and credit unions, Bonadio understands the specialized services financial firms require. Of course, we offer impeccable financial statement audits. But our extensive offering covers every issue a financial institution faces, such as:

- Risk management services, from IT audits to IT penetration testing
- Loan reviews and fraud investigations
- Bank and federal reserve regulatory filings
- Sarbanes-Oxley compliance
- Initial public offerings
- Private placements memorandums
- Mergers and acquisitions

The Bonadio team is best known for its combination of practicing to the highest standards and taking a proactive approach with banking industry clients. Between Bonadio and our Moore Stephens North America member firms, we currently provide services to hundreds of financial institutions—including SEC registrants—ranging in size from de novo status to \$24 billion in total assets.

Big firm capability. Small firm personality.

**THE BONADIO GROUP**  
CPAs, Consultants & More

Albany | Batavia | Buffalo | East Aurora | Geneva | New York City | Rochester | Rutland | Syracuse | Utica

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