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## REFERENCES:

- A-K Valley FCU
  - Alcoa Pittsburgh FCU
  - Century Heritage FCU
  - Erie FCU
  - Glass Cap FCU
  - GNC FCU
  - Greater Latrobe Schools FCU
  - Hopewell Joint School Employees FCU
  - Irvin Works FCU
  - MEM Credit Union
  - PA HealthCare Credit Union
  - PATA Credit Union
  - Parkview Community FCU
  - riverset credit union
  - SCMH Employees FCU
  - Ukrainian Selfreliance FCU
  - University Drive VAH FCU
  - Valley 1st Community FCU
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## ABOUT OUR FIRM

Our accounting and auditing practice focuses on providing credit unions auditing and business consulting services that are innovative, efficient, and most importantly, responsive to our clients' needs. Our firm is a member of the American Institute of Certified Public Accountants and the Pennsylvania Institute of Certified Public Accountants. Our accountants are required to attend continuing education seminars and workshops to keep up with the ever-changing regulations. Our professionals provide year-round accounting and auditing advice, as well as periodic updates of the latest NCUA regulations.

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# Has your Credit Union had its

# **ANNUAL ACH AUDIT?**

**Popa & Associates**

**CERTIFIED PUBLIC ACCOUNTANTS  
A PROFESSIONAL CORPORATION**

**Providing MORE than just tax services...**

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## ACH AUDITS

The National Automated Clearing House Association (NACHA) requires credit unions to have an ACH (Automated Clearing House) Audit each year. Because the new NACHA regulations require greater coverage than previously, it is essential that every credit union retain a qualified and experienced auditor to perform its annual ACH Audit.

Our firm has performed ACH Audits for credit unions for more than 15 years. Our professional staff has the experience necessary to perform a comprehensive and efficient ACH Audit at affordable rates. In fact, we can perform your credit union's ACH Audit during the annual Opinion or Agreed-Upon Procedures Audit, saving the credit union time and money!

In addition to the ACH Audit, our certified public accountants provide a full range of services specifically tailored for credit unions.

### ■ Certified Opinion Audits

Performed in accordance with generally accepted auditing standards, our Opinion Audits satisfy the annual audit requirements for both State and Federal chartered credit unions. You will receive a comprehensive report with recommendations to improve your credit union's operations.

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### ■ Agreed-Upon Procedures Audits / Supervisory Committee Audits

You will receive a comprehensive audit of your credit union's operations meeting NCUA regulations.

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### ■ Internal Audit Function Outsourcing

You will receive ongoing internal auditing of the credit union's key operations. This value added service will provide the service of an internal audit department at a fraction of the cost.

### ■ Bank Secrecy Act Audits / Training

Our compliance experts review your internal controls to ensure compliance with the many BSA-related rules and regulations. We've developed a comprehensive training program designed to satisfy the BSA's requirement that all staff and Board members be trained in the BSA.

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### ■ Regulatory Compliance Audits

We'll help you develop strategies to expand your business, increase your profitability and run your credit union more efficiently while ensuring compliance with regulations.

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### ■ Retirement Planning

We will review your credit union's current retirement programs and help you establish 401(k) and/or profit sharing plans.

Would you be interested in receiving information about our professional services available to your credit union? Please take a minute to complete and mail our information request card!

Thank you,  
Alan J. Popa, CPA

\_\_\_\_\_ Credit Union

### We would be interested in the following services:

- Opinion Audits
- AUP/Supervisory Committee Audits
- Internal Audits
- ACH Audits
- BSA Audits/Training
- Fraud Audit
- Information Technology Audit
- FNMA Mortgage Reviews
- Retirement Planning
- Payroll Processing

### I would be interested in receiving a proposal for an

- Agreed-Upon Procedures Audit
- Opinion Audit
- Other

Please send the proposal to the attention of:

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