



INTERNAL AUDIT

November 4 & 5, 2025

Courtyard by Marriott, Columbia

TOPICS

The Missouri Bankers Association is happy to announce that Crowe LLP will present a two-day internal audit seminar on November 4 and 5, 2025, covering the following topics:

Auditing Electronic Funds Transfer

This seminar will be a practical, "hands-on" discussion of effective practices in auditing the Electronic Funds Transfer function. Topics will include:

- Overview of the Electronic Funds Transfer Function
- Analysis of Electronic Funds Transfer Sub-Processes
- Internal Audit Objectives and Procedures:
 - Wire Transfer
 - Automated Clearing House (ACH)
 - Internet Banking
 - Cash Management
 - Remote Deposit Capture
 - Mobile Deposit Capture
 - NACHA Rules

Auditing the Deposit Function

This seminar will be a practical, "hands-on" discussion of effective practices in auditing the Deposits function. Topics will include:

- New Accounts
- Dormant Accounts
- File Maintenance
- Overdrafts, Uncollected Funds, and Kiting Suspect Review
- Cash Letter Adjustments
- Item Processing
- Employee Accounts
- Reconciliations

Enterprise Risk Management and Internal Auditing

This seminar will discuss Enterprise Risk Management (ERM) and the related roles that Internal Audit plays. Specifically, we will discuss:

- Purpose and Value of ERM
- ERM Implementation
- Importance of Risk Appetite Statement
- COSO's ERM Framework
- Risk Culture
- Auditing an ERM Program

IIA's Global Internal Audit Standards

This seminar will discuss the new Institute of Internal Auditor's Global Internal Audit Standards, that became effective January 9, 2025. The Standards guide the worldwide professional practice

of internal auditing and serve as a basis for evaluating and elevating the quality of the internal audit function. At the heart of the Standards are 5 Domains containing 15 Guiding Principles that enable effective internal auditing. Each principle is supported by Standards that contain requirements, considerations for implementation, and examples of evidence of conformance. Specifically, we will discuss:

- Evolution of the Standards
- Domain I: Purpose of Internal Auditing
- Domain II: Ethics and Professionalism
- Domain III: Governing the Internal Audit Function
- Domain IV: Managing the Internal Audit Function
- Domain V: Performing Internal Audit Services

Auditing the Accounting Function

This seminar will be a practical, "hands-on" discussion of effective practices in auditing the Accounting Function. Topics will include:

- General Accounting
- Financial Reporting
- Regulatory Reporting
- Accounts Payable
- Fixed Assets

Recent Trends in Financial Institution Fraud

Financial institution fraud continues to grow at an alarming rate. In this seminar, we will discuss fraud trends, characteristics and schemes. Topics will include:

- Fraud Statistics
 - Suspicious Activity Report (SAR) Filings
 - ACFE's Report to the Nations
- Fraud Characteristics and Conditions
 - Weakness in the system of internal control
 - Lack of effective internal audit
 - Limited or no review of employee accounts
 - Lack of Board involvement or weak Audit Committee
 - Poor staff morale or high turnover
 - Incomplete or missing documentation
 - Inadequate monitoring systems
 - Internal Fraud Red Flags
- Fraud Schemes
 - Loan Fraud
 - Fraudulent Electronic Funds Transfers
 - Teller Cash
 - Certificates of Deposit
 - Identity Theft
 - Fictitious General Ledger Entry
 - Phishing Scams
 - Cyber Threats



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INSTRUCTORS



Crowe LLP (www.crowe.com) is a public accounting and consulting firm that uses its deep industry expertise to provide audit, tax, and consulting services to public and private entities.

Crowe is recognized by many organizations as one of the best places to work in the U.S. As an independent member of Crowe Global, one of the largest global accounting networks in the world, Crowe serves clients worldwide. The network consists of more than 200 independent accounting and advisory services firms in more than 130 countries around the world.

WORKSHOP INSTRUCTORS



Joe Garcia
Partner, Crowe LLP



Julie Kunde
Manager, Crowe LLP



**E. Michael Thomas, CPA, CIA,
CBA, CFE, CRP, CFF, CRMA**
Internal Audit/Fraud Prevention
Consultant

CONTINUING EDUCATION



The Missouri Bankers Association is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors.

State Boards of Accountancy have the final authority on the acceptance of individual courses for CPE credit.

Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website nasbaregistry.org.

Program Objectives — The Missouri Bankers Association is pleased to offer a seminar specifically targeted for internal audit, compliance and risk personnel in your financial institution. The purpose of the conference is to share tools and techniques intended to help internal audit and related professionals respond to the constant changes and challenges in the banking industry. This seminar incorporates practical audit strategies, best practices and case studies while also providing valuable reference materials.

Specialized Knowledge — 13 credits Instructional

Delivery Method: Group-Live





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INFORMATION

SCHEDULE

November 4

- 8:30 a.m. Registration
- 9 a.m. Seminar Begins
- Noon Lunch
- 1 p.m. Seminar Resumes
- 4 p.m. Adjourn

November 5

- 7 - 8 a.m. Breakfast
- 8 a.m. Seminar Begins
- Noon Lunch
- 1 p.m. Seminar Resumes
- 3 p.m. Adjourn

DATE AND LOCATION

November 4 & 5, 2025
Courtyard by Marriott
3301 Lemone Industrial Blvd. Columbia, MO
573-443-8000

IMAGE USE POLICY

Registration or participation by an individual in attending Missouri Bankers Association events and activities constitutes an agreement by the attendee to the MBA's use and distribution, both current and future, of the attendee's name, image or voice in print, media, social media, photographs, videotapes, electronic reproductions, and audiotapes of, or reporting, such events, and activities and promoting MBA activities, services and programs. Attendees waive any right to inspect or approve the finished materials and MBA communications and publications and agree that all such images, pictures, video or audio recordings, and any reproduction thereof, shall remain the property of the MBA to use at its discretion. Consent is binding, perpetual and may not be revoked.

REGISTRATION INFORMATION

Member Fee \$550 per person

Nonmember Fee \$1,400 per person fee

The cost of meals included in the registration fee for this meeting is \$60.00. This information is provided for your bank's tax records, in keeping with the IRS 50 percent deductible provisions under Section 274(n) of the Internal Revenue Code.

Cancellation/Refunds:

Full refunds will be granted for cancellations received by MBA at least 10 days prior to the seminar date. After that date, an administrative fee of \$10 per canceled registration will be retained. Cancellations will not be accepted four days prior to the seminar. Substitutions are always permitted.

HOTEL INFORMATION

Workshop participants should contact the Courtyard by Marriott directly for reservations at (573) 443-8000. The special group rate of \$109 plus tax, per room, per day, single or double occupancy is available. Be sure to state you are attending the Missouri Bankers Association's Internal Audit Seminar.

A block of rooms is reserved for this meeting until Saturday, October 15, 2025. After the cut-off date, availability is not guaranteed and room rates may revert to published rate. Early reservations are encouraged!

WHO WILL BENEFIT

Internal auditors, compliance officers, senior management and any officer in the bank responsible for lending functions, allowance methodology or asset-liability management.





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REGISTRATION

Name of Attendees

Name _____

Title _____

Email _____

Name _____

Title _____

Email _____

Name _____

Title _____

Email _____

Name _____

Title _____

Email _____

Three Ways to Register

☎ 573-636-8151

🌐 mobankers.com

✉ Mail check payable to Missouri Bankers Association and form to:

Missouri Bankers Association
P.O. Box 57
Jefferson City, MO 65102

Disabilities & Dietary Restrictions

If you have any disabilities or dietary restrictions, please contact Eric Lawson at 573-636-8151 or elawson@mobankers.com.

Please PRINT or TYPE below. You may photocopy this form for additional registrants.

Organization Information

Bank _____

Address _____

City/State/ZIP _____

Phone _____

Registration Fees

Member Pricing

Per Person.....\$550 # _____ \$ _____

Nonmember Pricing

Nonmember.....\$1,400 # _____ \$ _____

Total Amount Due..... \$ _____

Payment Choice (check one):

- ☐ Check enclosed, payable to MBA.
- ☐ Invoice the bank
- ☐ Credit Card Payment (Please type.)

Exp. Date _____ CVV _____

No. _____

Type Name _____

Signature _____

Missouri Bankers Association

207 E. Capitol Ave. | Jefferson City, Missouri 65101
573-636-8151 | www.mobankers.com

