INTERNAL AUDIT

November 3 & 4, 2026

Courtyard by Marriott, Columbia

TOPICS

The Missouri Bankers Association is happy to announce that Crowe will present a two-day internal audit seminar on November 3 & 4, 2026, covering the following topics:

Auditing the Lending Function

- Overview of the Lending Function
- Analysis of Lending Sub-Processes
- Internal Audit Objectives and Procedures:
  - Commercial, Consumer, Real Estate, Credit Card
  - Loan Loss Reserve
  - Letters of Credit
  - Default Management

Auditing Mortgage Banking Functions

- Overview of the Mortgage Lending, Secondary Marketing, and Servicing Functions
- Analysis of Mortgage Lending, Secondary Marketing, and Servicing Sub-Processes
- Mortgage Lending, Secondary Marketing, and Servicing Internal Audit Objectives
- Mortgage Lending, Secondary Marketing, and Servicing Internal Audit Procedures
- Mortgage Fraud
  - Fraud Statistics
  - Fraud Schemes
  - Fraud Prevention

The Three Lines of Defense and Internal Audit's Role in Effective Risk Management

This seminar will discuss the Three Lines of Defense and focusing on the role that Internal Audit plays. Specifically, we will discuss:

- Explain and discuss each line of defense
- Recognize who the players are in each line of defense
- Compare and contrast the risks and focus of each line, including the dependencies

Audit Report Writing

This seminar will discuss Audit Report Writing components, structure and techniques. Specifically, we will discuss:

- Objectives of an internal audit report
- Overall structure/format of internal audit reports
- Elements of an internal audit finding
- Writing techniques for report elements
- Readability/presentation techniques

Right-Sizing Risk and Emerging Risks

This seminar will discuss the evolving regulatory environment and how financial institutions can appropriately right-size their risk management and assurance activities. Specifically, we will discuss:

- Regulatory Reprioritization
- Emerging Risks Related to Digital Assets, Including Stablecoins and Tokenized Deposits
- Evolving Regulatory Landscape and Supervisory Expectations for Digital Assets
- Risk Management Considerations, Including AML/KYC, Technology, and Third-Party Risk
- Governance, Controls, and Internal Audit's Role in Addressing Emerging Risks

Recent Trends in Financial Institution Fraud

- Fraud Statistics
  - Suspicious Activity Report (SAR) Filings
  - ACFE's 2024 Report to the Nations
  - Pandemic-Related Fraud Schemes
- 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

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.

MBA MISSOURI BANKERS ASSOCIATION

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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 is a Partner in the Crowe LLP's Financial Institutions Consulting practice, and is part of the Chicago office. Joe has over 15 years of experience working with Crowe LLP specifically serving financial services companies and also leads the Internal Audit Transformation Offering, and Specialty Finance Market Segment for the firm's Financial Services Internal Audit practice.

Joe focuses on financial institution clients and is responsible for managing internal audit engagements including performing risk assessments and overseeing the scoping, planning and execution of fieldwork, and reporting of internal audit results. Joe has helped his clients implement FDICIA/SOx control frameworks and assist in performing related activities such as key control identification and evaluation of control design and operating effectiveness. He also performs technical reviews over Asset Liability Management, Enterprise Risk Management, Model Risk Management, Electronic Banking, and Allowance for Credit Losses functions within financial institutions. Joe is responsible for overseeing the auditing of internal controls; providing value-added recommendations for identified deficiencies; identifying potential "best practice" business improvement opportunities. Joe holds a Bachelors of Science degree in Accounting from DePaul University.

Julie Kunde is a manager in the financial services internal audit practice within Crowe LLP. She primarily focuses on compliance audits with regulatory requirements for financial institutions. Julie's experience involves managing the planning and executing risk-based engagements, performing process walkthroughs, documenting control design, performing operating effectiveness testing, presenting observations, and the reporting of fieldwork.

Julie is certified public accountant with five years of experience in internal audit and consulting with a primary focus on financial institutions ranging from community banks to multi-billion-dollar institutions. She has expertise in FDICIA/SOx, mortgage/secondary marketing, asset liability management, allowance, and other Internal Audit areas pertaining to risk faced by Financial Institutions and client needs. Julie holds a Bachelor of Science degree in Accounting and Master of Accounting Science degree from the University of Illinois at Urbana-Champaign.

CONTINUING EDUCATION

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

INTERNAL AUDIT INFORMATION

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SCHEDULE

November 3

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

November 4

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

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.

DATE AND LOCATION

November 3 & 4, 2026
Courtyard by Marriott
3301 Lemone Industrial Blvd.
Columbia, MO
573-443-8000

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 $70.00. 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.

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 Monday, October 12, 2026. After the cut-off date, availability is not guaranteed and room rates may revert to published rate. Early reservations are encouraged!

CONFERENCE & SEMINAR CANCELLATION POLICY

The Association understands that unforeseen circumstances may arise. The following cancellation policy has been established to ensure fairness and consistency for all participants.

Cancellation & Refund Schedule

- 30 days or more prior to the event:
  Registrants will receive a 100% refund of the registration fee.
- 14–29 days prior to the event:
  Registrants will receive a 50% refund of the registration fee.
- 7–13 days prior to the event:
  Registrants will receive a 25% refund of the registration fee.
- Less than 7 days prior to the event:
  No refunds will be issued.

Substitutions

If you are unable to attend, you may transfer your registration to another individual within your organization at any time prior to the event at no additional charge. Please notify the Association prior to the event date.

Cancellation Process

All cancellation requests must be submitted in writing (email is acceptable) and will be processed based on the date received.

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REGISTRATION

Name of Attendees

Name____

Title ____

Email ____

Name____

Title ____

Email ____

Name____

Title ____

Email ____

Name____

Title ____

Email____

Four Ways to Register

- 573-636-8151
- mobankers.com
- mba@mobankers.com
- Mail check payable to Missouri Bankers Association and form to:
  Missouri Bankers Association
  P.O. Box 57
  Jefferson City, MO 65102

MBA
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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
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