



Credit Unions



Our Firm's reputation as a dynamic, progressive, high-quality credit union service provider has made FMF&E one of the largest, most diverse credit union practices of any firm located in New York State. Firley, Moran, Freer & Eassa, CPA, P.C. (FMF&E) provides assurance, accounting assistance, tax and consulting services to credit unions ranging in size from \$10 million to over \$1 billion. Let FMF&E help your organization strategically move into the future with the progressive, results orientated service approach that our Firm provides.

Our services are tailored based on the unique needs of each of our clients. As a result of the quality in-depth work performed by our credit union accounting and auditing professionals, **our clients walk away with a product that includes comments, advice and suggestions for opportunities** regarding the following areas:

- Loan and investment portfolios
- Loan documentation improvement
- Loan review process analysis and improvement
- Operational policies and procedures
- IT system controls and procedures
- Asset/liability management (ALM)
- Long-range strategic planning
- Monthly financial reporting and reconciliation
- Internal audit application
- Mergers

WHAT FMF&E CAN DO FOR YOUR CREDIT UNION

We will identify ideas that represent positive opportunities for your organization. In addition to that promise and our traditional accounting, auditing and tax services, some of the services we also provide specific to credit unions are as follows.

- Business planning
- Business valuations
- Budgeting and cash flow planning
- Branch expansion studies
- Internal audit assessment
- Internal audit design and implementation
- Internal audit co-sourcing
- Internal controls enhancement
- Loan file reviews – commercial and consumer
- Mergers and acquisition consulting
- Due diligence – “buy” side/“sell” side
- ACH reviews/audits
- Fraud/forensic audits & consulting
- Human resources consulting, including interviewing assistance, and tax strategies for fringe benefits
- Policy and procedures manuals review
- Employee surveys
- Management compensation plan development
- Deferred compensation and employee benefits analysis
- Credit union service organization (CUSO) formation and consulting
- CUSO and unrelated business income tax consulting and tax return preparation
- Assistance with existing and new accounting pronouncements
- Employee benefit plan/Form 5500 audits

Our membership in RSM US Alliance, which includes CPA firms that serve hundreds of credit unions, provides us and our clients with seamless cost effective access to national accounting firm resources and the latest industry benchmark standards, while allowing us to retain our local office ownership and autonomy.

The RSM US Alliance Advantage

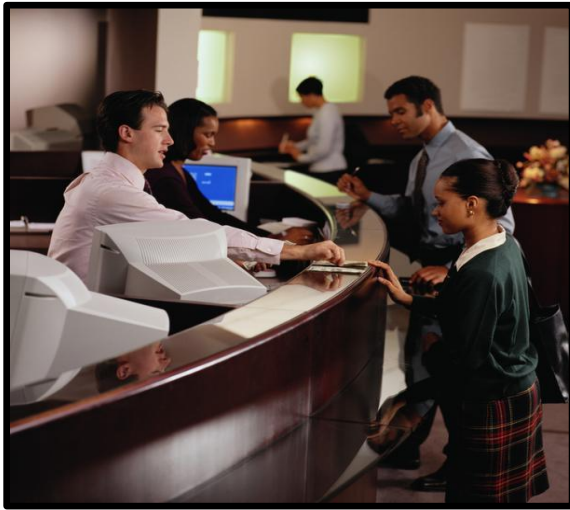
RSM US Alliance is a premier affiliation of independent accounting and consulting firms in the United States, with more than 75 members in over 38 states, the Cayman Islands and Puerto Rico. RSM US Alliance provides member firms access to the resources, tools and expertise of RSM US LLP, the leading U.S. provider of audit, tax and consulting services focused on the middle market, with more than 11,000 professionals in 87 cities in the U.S. and 4 locations in Canada. In addition, RSM US Alliance members have access to resources through RSM International, the sixth largest worldwide network of independent audit, tax and consulting firms, with more than 41,000 professionals in over 116 countries.



RSM US Alliance provides its members with access to resources of RSM US LLP. RSM US Alliance member firms are separate and independent businesses and legal entities that are responsible for their own acts and omissions, and each are separate and independent from RSM US LLP. RSM US LLP is the U.S. member firm of RSM International, a global network of independent audit, tax, and consulting firms. Members of RSM US Alliance have access to RSM International resources through RSM US LLP but are not member firms of RSM International. Visit rsmus.com/about-us for more information regarding RSM US LLP and RSM International. The RSM™ logo is used under license by RSM US LLP. RSM US Alliance products and services are proprietary to RSM US LLP.



Financial Institutions



Our Firm's reputation as a dynamic, progressive, high-quality financial institution service provider has made FMF&E one of the most diverse financial organization practices of any firm located in New York State. Firley, Moran, Freer & Eassa, CPA, P.C. (FMF&E) provides assurance, accounting assistance, tax and consulting services to financial organizations ranging in size from \$10 million to over \$1 billion. Let FMF&E help your organization strategically move into the future with the progressive, results orientated service approach that our Firm provides.

Our services are tailored based on the unique needs of each of our clients. As a result of the quality in-depth work performed by our financial institution accounting and auditing professionals, **our clients walk away with a product that includes comments, advice and suggestions for opportunities** regarding the following areas:

- Loan and investment portfolio
- Loan documentation improvement
- Loan review process analysis
- Operational policies and procedures
- IT system controls and procedures
- Asset/liability management (ALM)
- Long-range strategic planning
- Monthly financial reporting
- Internal audit application

Our membership in RSM US Alliance, which includes CPA firms that serve hundreds of financial institutions, provides us and our clients with seamless cost effective access to national accounting firm resources and the latest industry benchmark standards, while allowing us to retain our local office ownership and autonomy.

WHAT FMF&E CAN DO FOR YOUR FINANCIAL INSTITUTION

We will identify ideas that represent positive opportunities for your organization. In addition to that promise and our traditional accounting, auditing and tax services, some of the services we also provide specific to financial institutions are as follows:

- Business planning
- Business valuations
- Budgeting and cash flow planning
- Branch Expansion Studies
- Internal audit assessment
- Internal audit design and implementation
- Internal audit co-sourcing
- Internal controls enhancement
- Loan file reviews – commercial and consumer
- Mergers and acquisition consulting
- Due diligence – “buy” side/”sell” side
- ACH reviews/audits
- Fraud/forensic audits & consulting
- Human resources consulting, including interviewing assistance; and tax strategies for fringe benefits
- Policy and procedures manuals review
- Employee surveys
- Management compensation plan development
- Analyze deferred compensation and employee benefits
- Tax return preparation
- Assistance with existing and new accounting pronouncements

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FMF&E Leadership

Experience, Responsiveness & Dedication

WHAT WE DO BEST

We learn about our clients so we understand how to support their needs. Our clients have varying interests, opportunities, and challenges based on their industry, size of their organization, economic conditions, and the stage of the business or personal lifecycle they are at today.

MID-SIZED & LARGER CONSULTING

Mid-sized and larger organizations tend to use us for compliance and special projects. They have experienced financial people, but utilize us for audits or reviews, benefit plan audits, or assistance in other areas. We provide attestation, tax services, and advisory support in fraud, forensic accounting, valuation, and internal audit or controls.

SMALL BUSINESSES, ENTREPRENEURS & INDIVIDUALS

We have compliance support and specialized services to address almost every situation. We recognize most small businesses do not have in-house employees with deep expertise in tax, accounting and financial statements. They depend on outside professionals like us to handle, plan for, and explain these matters. These services are reasonably priced, but of greater importance, done accurately and on time.

REPORTING, TAX & ADVISORY SERVICES

FMF&E supports clients from the beginning of their lifecycle and throughout it. Companies often switch CPA firms when they have experienced a service interruption, fee issues, or when they realize their current firm can no longer provide the adequate, quick and responsive support they desire.

“IN-BETWEEN” BUSINESSES

Companies (non-attest in nature) with employees who have accounting responsibilities, but need more financial leadership, find our accounting professionals who assist as “Part-Time Executives” fills the gap. It enables owners to have someone provide the planning, reporting, and analysis a full-time executive (CFO, controller, etc.) would conduct at a fraction of the cost.

WHY FMF&E?

Collectively, our senior executives have in excess of 200 years of experience. We are responsive, proactive and accessible via multiple communication channels. We stay dedicated to what we do best, and it shows in our work. Our professionals provide objective insight, and work to seek ways to improve processes and profitability while ensuring compliance deadlines are met. We work with clients to build a solid, core foundation of accounting information to help management receive the desired information and outcomes necessary to operate their business. FMF&E supports clients from the beginning of their lifecycle and throughout it.

Our services include:

- Audits, Reviews & Compilations
- Corporate, Business & Individual Taxes
- Employee Benefit Plan Audits
- Ownership Transition and Succession Planning
- Planning for Mergers, Acquisitions, Joint Ventures and Divestitures
- Buy-Out Agreement Consultation
- Evaluation of Alternative Financing
- Feasibility Studies
- Organizational Planning
- Budgeting, Business Plans & Expense Reduction Programs
- Internal Audit & Controls
- Agreed Upon Procedures
- Asset Liability Management (ALM)
- Tax Credits & Incentives
- Managing IRS & Other Tax Communications
- Assist with financial executive searches (i.e. CFO, VP of finance, etc.)
- Business Valuation
- Forensic Accounting & Fraud Services
- Cash Flow Forecasting
- Due Diligence Support
- Financial Forecasts & Projections
- Cost Segregation Studies
- Personal Financial Planning
- Accounting Software Consultation
- Contract Reviews
- Job Costing & Product Costing Systems
- Maximizing Surety Bond Credit

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