

Financial Institutions Group

Comprised of both accountants and former bankers, our Financial Institutions Group works with more than 100 community banks and thrifts across multiple states. Each of our former bankers has 20 years or more of experience in the areas of bank technology, regulatory compliance, lending and loan administration, bank holding companies, operations and internal controls.

In addition to tax accounting and auditing, Kennedy and Coe offers specialized services in a number of areas, including:

- **Management assessments** to assist you in placing the right people in the right jobs to produce the right results
- **Human resources and performance management consulting**, including training on performance reviews, job descriptions and personnel policies
- **Technology strategy and planning** to maximize your technology dollars as well as **information systems auditing and security reviews** to keep you and your data safe based on industry and regulatory guidance
- **Deposit reclassification studies** to free up cash by lowering reserve requirements
- **Loan management services** to assist in developing and maintaining a sound lending environment
- **Cost segregation studies** to accelerate tax depreciation deductions for new construction and facility improvements, enhancing cash flow
- **Risk management services** to help identify and minimize risk, whether you're working with loan management, financial and internal audit control, audits or interest rates
- **Regulatory compliance testing and training**, including refinement or design of internal compliance programs to give you peace of mind
- **Merger and acquisition assistance** to help you acquire or sell at the right price, maximize tax advantages and navigate all the M&A issues
- **Strategic planning services** delivered by industry experts to move your bank forward while building a stronger management team
- **Sales and customer service training** to help bring in the best customers and keep them coming back for more
- **Personal financial planning** to assist in developing a customized program to achieve your personal financial goals

We also assist financial institution clients by providing services that help their customers improve their businesses. For example, we can link you and your customer with another industry group to determine if his/her business is eligible for additional state tax credits. Helping you help your customers is just one more way we assist you in achieving your mission.

Call 800-303-3241 for more information.