

# FINANCIAL INSTITUTION SOLUTIONS

## ACCOUNTING FOR GROWTH

The KPM Financial Institution Group is dedicated to helping Financial Institutions of all sizes **prosper and grow**. KPM offers the following solutions:

- ◆ External auditing
- ◆ Tax return planning & preparation
- ◆ Franchise tax preparation
- ◆ Directors' examinations
- ◆ Employee benefit & retirement plan reporting
- ◆ Holding company reporting
- ◆ Call report assistance

In addition, KPM provides **added value** by meeting specific needs and improving your overall **strength** in the following areas:

- ◆ IT audits
- ◆ Internal control evaluations and audits
- ◆ Sarbanes-Oxley 404 compliance services
- ◆ Benefit plan design and implementation
- ◆ Retirement plans
- ◆ Stock valuations
- ◆ Charter and branch applications
- ◆ Merger/change of control applications
- ◆ Holding company debt service projections
- ◆ Information on current accounting and tax issues
- ◆ General business consulting
- ◆ Accounting for depreciable assets

**Why KPM?** Experience and reliability. The KPM Financial Institution Group has been providing services to Financial Institutions for more than **three decades**. At KPM, we pride ourselves on the **individualized attention** and **responsiveness** we provide our business partners.

**With KPM's Financial Institution Group as your business partner, you will receive unrivaled client service and practical solutions.**

For more information contact:  
J. Michael Phillips, CPA or Sean M. Balisle, CPA  
(417) 882-4300