
Popa & Associates, PC can show you how you can originate Federal National Mortgage Association (FNMA) compliant mortgages through a third-party to **dramatically increase** your loan portfolio.

Our compliance experts will help you establish a FNMA Quality Assurance Program and will perform the Review of those mortgages for a fraction of the cost of in-house quality control.

Our compliance team will:

- review a random sample of at least 10% of your loan originations
- assess the accuracy and integrity of the data used to underwrite each mortgage
- assess whether those mortgages were properly underwritten based on prudent underwriting practices, sound underwriting judgment and appropriate risk assessment
- determine compliance with FNMA and provide a written report to management identifying any issues and making recommendations for additional ways to maximize your profits.

In addition to FNMA Quality Assurance Reviews, our certified public accountants provide a full range of services specifically tailored for credit unions.

■ **Certified Opinion Audits**

Performed in accordance with generally accepted auditing standards, our Opinion Audits satisfy the annual audit requirements for both state and federally chartered credit unions. You will receive a comprehensive report with recommendations to improve your credit union's operations.

■ **Supervisory Committee Audits**

You will receive a comprehensive audit of your credit union's operations meeting NCUA regulations.

■ **Internal Audit Function Outsourcing**

You will receive ongoing internal auditing of the credit union's key operations. This value added service will provide the convenience of an internal audit department at a fraction of the cost.

■ **Bank Secrecy Act Audits and Training**

Our compliance experts review your internal controls to ensure compliance with the many BSA-related rules and regulations. We've developed a comprehensive training program designed to satisfy the BSA's requirement that all staff and Board members be trained in the BSA.

■ **Automated Clearing House (ACH) Audits**

You will receive a report that covers all of the NACHA requirements for both originating and receiving financial institutions.

■ **Regulatory Compliance Audits**

We'll help you develop strategies to expand your business, increase your profitability and run your credit union more efficiently while ensuring compliance with regulations.

■ **Retirement Planning**

We will review your credit union's current retirement programs and help you establish a 401(k), profit sharing plan, or executive compensation plan that is best for your credit union.

Popa & Associates, PC Specializes in Credit Unions

With over 15 years of experience auditing and consulting with credit unions, our accountants and compliance experts are uniquely situated to maximize your credit union's profits.

Call 412-854-1260 to find out how to increase your loan portfolio by originating FNMA mortgages.

SOME OF OUR CLIENTS

- A-K Valley FCU
 - Alcoa Pittsburgh FCU
 - Century Heritage FCU
 - Erie FCU
 - Glass Cap FCU
 - GNC FCU
 - Greater Latrobe Schools FCU
 - Hopewell Joint School Employees FCU
 - Irvin Works FCU
 - MEM Credit Union
 - PA HealthCare Credit Union
 - PATA Credit Union
 - Parkview Community FCU
 - riverset credit union
 - SCMH Employees FCU
 - Ukrainian Selfreliance FCU
 - University Drive VAH FCU
 - Valley 1st Community FCU
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***INCREASE
YOUR LOAN
PORTFOLIO?***

***FNMA MORTGAGES
COULD BE THE
SOLUTION.***

Popa & Associates

CERTIFIED PUBLIC ACCOUNTANTS
A PROFESSIONAL CORPORATION

Providing MORE than just tax services...

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