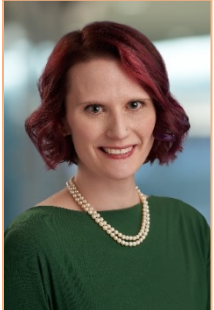




Steve Dedene, CEO

- 17 years at Credit Union ONE, prior VP of Compliance and Risk
- B.A. (Political Science) Oakland University
- J.M. (Juris Master) Florida State University College of Law
- Professional Accomplishments
 - 2019 CUNA Compliance Champion of the Year
 - 2014 CU Times Trailblazer Award Best Political Action
 - 2013 CU Journal Best Practices Award
- Past Professional Committees
 - MCUL State and Federal Issues Working Group
 - MCUL PAC Trustees Board
 - MCUL Government and Political Affairs Forum
 - Oakland County Chapter of Credit Unions Executive Committee
 - MCUL Credit Union Act Working Group



Melissa Osborn, Compliance Ally

- 9 Years at the Michigan Credit Union League (MCUL)
 - Government Affairs
 - Regulatory and Legislative Affairs Specialist
- B.S. (Interdisciplinary Studies) Michigan State University
- CUCE and BSACS Certified
- Professional Accomplishments
 - Creation of a Domestic Violence Recovery Loan Program in Partnership with Filene
 - Training of Ukrainian Credit Unions, World Council of Credit Unions, and Ukrainian Credit Union Regulators on Gender Discrimination in Lending and Regulatory Processes in the U.S.



Sara Cottle, Compliance Ally

- BSA/AML and Compliance Officer Certified by the Independent Community Bankers Associates (ICBA)
- CUNA Certified Credit Union Executive (CCUE)
- 17 Years at Chippewa County Credit Union (Operations Manager)
- 3 Years as Compliance, BSA/AML, CRA, Vendor Management Officer at Old Mission Bank
- A.S., (Business Administration) Lake Superior State University
- Michigan Credit Union League (MCUL) PAC Trustee
- Michigan Credit Union League (MCUL) U.P. Chapter Representative
- Michigan Credit Union League (MCUL) Government and Political Affairs Forum Representative



Redefining Compliance
One YES! at a Time!



Comply-YES!
7415 Chicago Rd, STE 103
Warren, MI 48092

comply-yes.com
comply@comply-yes.com
248-221-1828
248-221-1929



Managing the winding road of compliance for you so you can focus on what matters most—serving your members.

So, take a vacation from your compliance worries and entrust Comply-YES! to develop, manage, monitor, and improve your compliance program.



What is Comply-YES!

- A Credit Union Service Organization redefining compliance one YES! at a time
- Over 27 years of industry experience led by credit union experts
- YES! Oriented
- Solution Driven
- Relationship Focused
- Strategically Aligned



Industry Challenges

- Increasing compliance costs
- Talent acquisition and retention
- Loss of knowledge associated with turnover
- Ever increasing regulatory burden

What We Provide

Comply-YES! provides compliance support and services to credit unions. Whether you have an open compliance position or just need additional help or support, Comply-YES! offers a cost-effective alternative that puts YOU in control. You determine the number of hours and compliance services and we do the work for you, so you can focus on what matters most: serving your members.

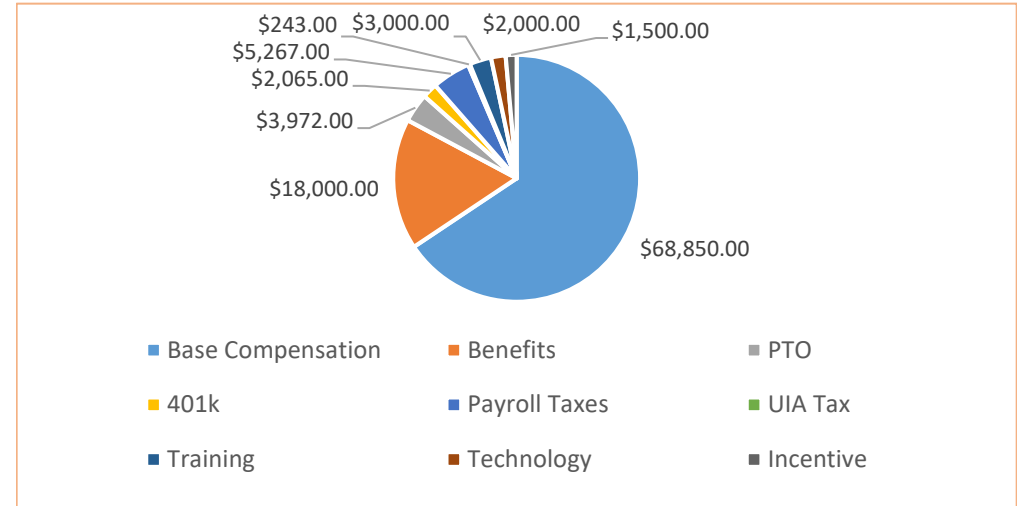
- Staff and director training
- Marketing compliance
- Policy and procedure development, review, and maintenance
- Compliance Management System (CMS) development, implementation, and management
- Policy governance program centralized policy manual development
- Product and service compliance review and analysis
- Internal audit and examination management and remediation
- Compliance helpline
- Participation in meetings as a compliance stakeholder
- Oversight reporting to executive management and the board
- Development and maintenance of a forms management program
- Member complaint tracking and resolution
- Collaboration with management and staff related to compliance matters
- Review, analysis, and implementation of regulatory changes
- and much more...

We also offer the following auditing and consulting services:

- Bank Secrecy Act audits
- Compliance Management System audits
- Deposit compliance audits
- Lending compliance audits

Comply-YES! Value Proposition: Reducing the Cost of Compliance

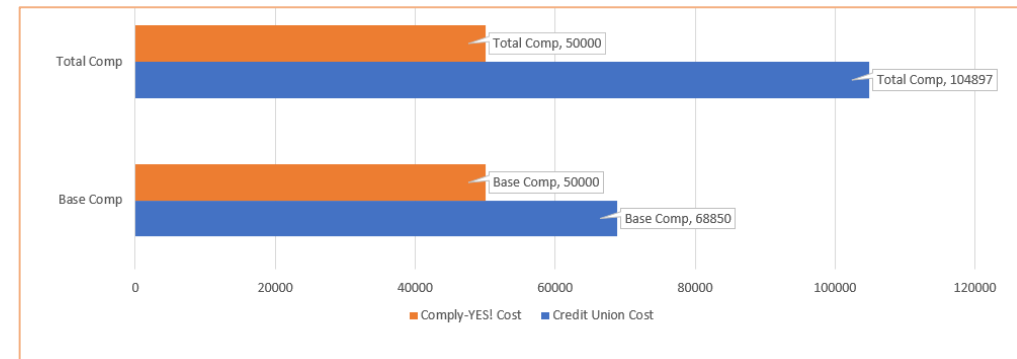
- Average Compliance Officer Base Salary- \$68,850*
- Total Compensation Upwards of \$105,000



*Source: 2017-2018 Compease Salary Survey.

Comply-YES! Could Save you Money**

Whether you have an open compliance position or just need additional help or support, Comply-YES! offers a cost-effective alternative that puts YOU in control. You select the number of hours and the type of compliance work and we perform it for you so you can focus on what matters most: serving your members.



**Reflected cost savings is an illustrative example only and will differ by institution.