



NEWSLETTER

PARTNERS IN BUSINESS - OUR APPROACH IS SIMPLE...PARTNERSHIP IN BUSINESS, QUALITY IN PRODUCT AND INTEGRITY IN PEOPLE

RLR Hires Tom Frale as Director of Business Development

- Strategic hire and new office reinforce RLR plans for eastward expansion -

May 16, 2016 - [RLR Management Consulting, Inc.](#) ("RLR"), the industry's longest tenured privately owned consulting firm for community and regional banks, has selected Tom Frale to join as the firm's director of business development.

In his new role, Frale is responsible for developing sales opportunities and enhancing new and existing client



relationships. His primary duties include developing client proposals and presentations in support of closing business and utilizing his deep financial services industry background, knowledge and experience to effectively consult to selected clients and on selected engagements.

Frale is based in Chicago and is initially concentrating on the Midwest community and regional banks, further contributing to RLR's eastward expansion from California. To support additional business growth, RLR has also recently opened a new office in Reno, Nevada.

"I look forward to contributing to the expansion of RLR across the country, focusing my efforts first in the Midwest and then branching into additional markets," said Frale. "I have heard of RLR's success in the banking industry and I am happy to now work for such a company and take an active part in its efforts to substantially expand its footprint."

Frale has more than 28 years of experience specializing in product strategy and development, sales training and execution, marketing, operations, vendor reviews and evaluation, relationship management and channel development across all market segments. Most recently, Frale served as principal owner of Transaction Directory, LLC, one of the financial industry's leading sources for timely, electronic news about the transaction processing market. Prior to that, Frale served as president and chief executive officer of BraMicMar Corporation, a consulting company providing solutions in the financial marketplace.

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"Tom's extensive industry experience will not only help to grow our client base, but will also increase awareness of RLR as he will represent the company at industry conferences and share his knowledge through selected speaking engagements," said Ruth Razook, founder and chief executive officer of RLR. "We look forward to Tom delivering his quality consulting services to our clients in the Midwest and helping to expand the RLR brand beyond the western United States."

Frале earned a Bachelor of Science in Economics from Northern Illinois University and a Master of Business Administration in Service Sector Management from the Kellstadt Graduate School of Business at DePaul University.

Regulatory Hot Topics



FIL 31-2016 - Mobile Financial Services
Updated to FFIEC IT Examination Handbook Series
Strengthening the Resilience of Outsourced Technology Services
Dated April 29, 2016 Effective for all FDIC Supervised Institutions

The Federal Financial Institutions Examination Council (FFIEC) has issued a new appendix, *Mobile Financial Services*, to the Retail Payment Systems booklet of the *FFIEC Information Technology Handbook*. The appendix provides guidance to assist examiners in evaluating the risks associated with mobile financial services.

Highlights:

- The appendix emphasizes an enterprise-wide risk management approach for effectively managing and mitigating the risks associated with mobile financial services.
- The appendix discusses the technologies used in the mobile delivery channel, elevated risks that may result, and appropriate controls implemented by institutions or third-party providers.
- The appendix contains a work program to assist examiners in determining the risks posed by an institution's mobile financial services and assessing the controls that have been implemented to mitigate those risks.
- An electronic version of the appendix, as well as an FFIEC press release, is available at <http://www.ffiiec.gov/press.htm>.

For a recap and road map to help your institution implement the new requirements, be sure to sign up for our Technology Guidance Program. More information about our Technology Guidance Program is listed below.

RLR Technology Guidance Program

For the past twenty years, RLR Management Consulting has had a program that we call our **Technology Guidance Program**. This program was initiated to assist our clients with understanding the latest regulatory guidance updates that are periodically released. We review the guidance in detail and structure an easy to understand Toolkit that summarizes what the guidance says, what the impact on the bank will likely be, and defines what actions the bank needs to take, including risk mitigation activities, to adhere to the new guidance.

As part of our **Technology Guidance Program**, our Toolkits outline the following for each FIL released:



Our Toolkits may continue with discussing Contracts, On-going Oversight, Contingency, Event Planning, and Emerging Risks. This is a general format we publish for most new guidance that is published. Our summaries are published within 30 days of the published guidance.

Our Tech guidance program is offered to our clients on an annual subscription basis. Cost of the annual subscription is \$1,500, payable in January of each year. For more information or to enroll in the program [CLICK HERE!](#)

Press Releases

RLR has recently partnered with the William Mills Agency. We consistently look to Bank periodicals, newsletters and the like for industry news and activities. Many of you are aware of these publications, and all of these publications have recently contained varied articles either authored by RLR or quoting RLR.

Transaction Directory



Below are a couple of our most recent press releases. To see all of our press release please visit our website at www.rlrmgmt.com



- ➔ [Surviving Three Most Common M&A Challenges](#)
- ➔ [Cost Considerations of Technology Choices](#)


Big Brothers Big Sisters of the Desert



RLR again participated in sponsoring the Big Brothers Big Sisters of the Desert annual golf tournament and dinner earlier this year. The event was held at Ironwood Country Club, with all proceeds benefiting the Big Brothers Big Sisters Desert Chapter. Once again, many sports celebrities were on hand including former NFL coaches Tom Flores and Jim Mora, broadcasting legend Jack Whittaker, former major leaguers Ron Fairly and Scott Erikson, and the evenings honoree, John Mackovic also a former College and NFL



Coach. Mitch Razook had the privilege of spending the day with former Raiders and Seahawks head coach Tom Flores. What a thrill, and what an honor to be part of this great event!



SAVE THE DATE

For our next workshop

August 17, 2016

Embassy Suites – LAX North, Los Angeles CA

Agenda TBD



Consultant Spotlight

STEVE CONVERSE



RLR is pleased to introduce our newest consultant to our clients and associates, Steve Converse. Steve Converse has over 30 years of experience in management, banking and data processing. His knowledge includes operations support, business management, and project management utilizing his organizational, multi-tasking, communications and professionalism skills. Experienced in the Unisys and IBM enterprise server platforms and knowledgeable in all aspects of banking (Deposits, Loans, General Ledger, Proof and Electronic Banking).

Steve holds an Associate's Degree in Business Administration from the Southeast Community College in Lincoln, NE. Please join us in welcoming Steve to RLR. He can be reached at Steve.Converse@rlrmt.com

Upcoming Events

- ➔ July 11-13, 2016 IBA/NBA/OBA Bankers Associations Annual Conference Coeur d'Alene, ID
- ➔ Aug 17, 2016 RLR Workshop - [REGISTER NOW](#) Los Angeles, CA
- ➔ Sept 14-16, 2016 WSUG Fall Meeting San Diego, CA
- ➔ Sept 18-20, 2016 IBA Annual Convention Des Moines, IA
- ➔ Sept 25-27, 2016 AFT Fall Summit Co Springs, CO
- ➔ Oct 4-7, 2016 CBA 38th Annual Regulatory Compliance Conference Rancho Mirage, CA
- ➔ Oct 23-26, 2016 AFP Annual Conference Orlando, FL
- ➔ Oct 25-26, 2016 IBA 2016 Technology Conference Des Moines, IA
- ➔ Dec 4-6, 2016 WBA Northwest Bank Executive Conference Seattle, WA

Did you know?

RLR delivers solutions through hands-on, personalized service. We offer our clients support and solutions to complex issues. We believe in partnering with our clients every step of the way to provide them with the evaluation, planning, design, and implementation of high quality, cost-effective solutions. Below are some of the projects RLR Management Consulting Inc. is currently working on. **How can RLR help you?**

- ➔ Operational Services
- ➔ Technology Services
- ➔ Regulatory Compliance
- ➔ Mergers & Acquisitions
- ➔ Due Diligence
- ➔ Staffing Services
- ➔ Audits and Related Services
- ➔ De Novo Services

RLR can also help with these HOT topics:

- ➔ Cybersecurity
- ➔ TRID – TILA-RESPA Integrated Disclosure
- ➔ NDIP – Non Deposit Investment Products

Contact Us

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