

Exhibit 3

2009 Audit Entities

Accounts Payable	Information Systems
Allowance for Loan and Lease Loss	Review and follow-up of GFM Audit
ATM Cash & ATM/Debit Card Settlement	Information Technology (IT) Systems
Automated Clearing House (ACH)	LAN/WAN Security
Bank Secrecy Act / Anti-Money Laundering (BSA/AML)	Management / Organization
BSA - Customer Information Program (CIP)	Physical Security / Contingency Planning
BSA - High Risk Account testing	Computer Operations
BSA - Office of Foreign Assets Control (OFAC)	Data Integrity (Input/Output)
Branch Visits (Cash Audits & Security Reviews)	Data Security / Network Controls
Call Report Schedules	Programming / Change Control
Capital, Surplus, Undivided Profits	End User Computing (PC, LAN's, WAN's, Client Server)
Cash Items	Internet Banking
Clearing/Settlement Accounts	Electronic Banking Systems (ATM, ACH, Wire Transfer, etc.)
Collections	Computer Hardware/Software
Compliance Monitoring Review and follow-up	
Community Reinvestment Act (CRA)	Mortgage Banking
Credit Administration ARM Loans	MBD Quality Control Review (TENA Rpts)
Demand Deposits	MBD Cash Management
Document Imaging (Deposits/Loans)	MBD Investor Account and Reporting
Due From Banks	MBD Escrow Account Administration
Electronic Funds Transfer (EFT) / FED wire	MBD Collections (Delinquent Loans)
Employee Account Review	MBD Loan Setup and Payoff
FHLB Collateral Verification Review	MBD Handling of Adjustable Rate Loans
Fixed Assets Review	MBD Documentation and Delivery
Flood Insurance (Credit Administration)	MBD Insurance Distribution Accounts
Home Mtg Disclosure Act (HMDA) / LAR	MBD - Mortgage Servicing Rights Valuation and Hedging
Human Resources (Payroll/Personnel)	
Insurance Services	Asset Management (Trust)
Internal Bank Use Accounts	Trust Administrative Review
Investment Securities	Trust Management, Operations, & Internal Controls
Kite Suspect Review	Trust Asset Verification - Investments
Loan and Deposit Reconciliation Review	Brokerage Services (Non-deposit/Non-retail)
Loan Review Systems	Escrow Services
Official Checks	Trust IT Support Systems
Online Banking/Bill Pay	Farm Management Services
Other Assets	Corporate Trusts
Other Income/Other Expenses	
Other Liabilities	
Power Proof and CAR (to include Branch Capture and Deposit Direct)	Other areas for consideration:
Profit Star Model Validation	OCC Follow-up Actions - Allow time for MRA's, recommendations, and suggestions
Reg O - Insider Transactions	ACH Risk Assessment - OCC BB 2006-39
SBA Loan Program	IT Risk Assessment
Safe Deposit Boxes	Vendor Contracts, Financials
Savings and Time Deposits	
Unclaimed Property review (November)	