

Exhibit 3

2009 Audit Entities

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