

2010 Audit Calendar - Draft - January 14, 2010

Auditable Entity	Planned Quarter * = all quarters	Prior Audit Report	Hours Budgeted	Gary	Jennifer	Bridget	Scheduled
IS - Computer Operations	Planned hours for these auditable entities are covered under IS - GFM IT External Audit Follow-up						
IS - Data Integrity (Input / Output)							
IS - Data Security / Network Controls							
IS - Electronic Banking (ATM, ACH, Wire transfer)							
IS - End User Computing (PC,LAN,WAN,Client Server)							
IS - Internet Banking							
IS - Management / Organization							
IS - Physical Security / Contingency Planning							
IS - Programming / Change Control							
Accounts Payable	1st Quarter	4/9/09	54	4	-	50	1
AGH Assistance	1st Quarter		78	50	12	16	-
ATM Cash & ATM/Debit Card Settlement (Include Reg E if no external compliance audit)	1st Quarter	5/2/08	62	2	60	-	1
Bounce Protection and Overdraft Policy & Procedures	1st Quarter		24	-	-	24	1
Branch Visits (Cash Audits and Security Reviews)	1st Quarter*		56	12	20	24	
Call Report Schedules	1st Quarter*		29	1	28	-	2
Community Reinvestment Act	1st Quarter	2/23/09	42	2	40	-	1
Compliance - External Audit Assistance & Follow-up	1st Quarter*		1	-	-	1	-
Document Imaging (Deposits/Loans)	1st Quarter	2/18/09	26	2	-	24	1
Electronic Funds Transfer (EFT) / FED wire	1st Quarter	3/26/09	34	2	-	32	1
Employee Account Review	1st Quarter*	4/17/09	43	3	-	40	1
Farm Management Services	1st Quarter	6/26/08	39	1	36	2	1
FDIC Improvement Act	1st Quarter*		4	4	-	-	-
Home Mtg Disclosure Act (HMDA) Rimrock	1st Quarter	3/4/09	49	1	48	-	1
Home Mtg Disclosure Act (HMDA) Superior	1st Quarter	5/27/09	41	1	40	-	1
IA AC/BOD Meetings & Reporting	1st Quarter*		60	40	8	12	-
IA Administrative	1st Quarter*		144	60	28	56	-
IA Software Training	1st Quarter*		24	24	-	-	-
IA Time Off	1st Quarter*		160	40	88	32	-
IA Training	1st Quarter*		63	39	16	8	-
IA Travel	1st Quarter*		40	16	16	8	-
Information Systems Management Committee	1st Quarter*		8	-	8	-	-
Internal Bank Use Accounts	1st Quarter*		28	2	-	26	2
IS - Computer Hardware/Software	1st Quarter*		8	8	-	-	-
IS - GFM IT External Audit Follow-up	1st Quarter*		8	8	-	-	-
Item Processing (to include Branch Capture)	Complete 2009		14	2	-	12	1
Kite Suspect Review	1st Quarter*		28	2	-	26	1
Management Request	1st Quarter*		72	24	16	32	-
Management Request - CNBU	1st Quarter*		24	16	-	8	-
Management Request - Fraud Research	1st Quarter*		32	16	-	16	-
MBD Documentation and Delivery	Complete 2009	7/28/08	21	1	20	-	1
MBD Investor Accounting & Reporting	1st Quarter	6/23/08	50	2	48	-	1
MBD Quality Control Review (TENA Rpts)	1st Quarter*		37	1	36	-	1
OCC Assistance & Follow-up	1st Quarter*		40	32	4	4	-
Online Banking / Bill Paying	1st Quarter	3/6/09	24	4	-	20	1
Other Income / Other Expenses (transaction reviews)	1st Quarter*		12	-	-	12	-
Risk Assessment & Audit Calendar	1st Quarter*		36	16	16	4	-
Technology Steering Committee	1st Quarter*		8	8	-	-	-
Trust Asset Administration	Complete 2009		16	16	-	-	1
Trust Asset Verification-Investments	1st Quarter*	5/7/09	34	32	-	2	1
Trust Escrow Services	1st Quarter	3/4/09	26	2	-	24	1
Trust IT Support Systems	1st Quarter	7/22/09	40	40	-	-	1
Total Hours 1st Quarter (512 / 1536)			1,639	536	588	515	23
Allowance for Loan or Lease Losses	2nd Quarter	8/10/09	41	1	40	-	1
Appraisal Regulations	2nd Quarter		24	24	-	-	1
Bank Secrecy Act / Anti-Money Laundering (BSA/AML) Reg GG Policy and Procedures	2nd Quarter	5/12/09	56	8	-	48	1
BSA - Office of Foreign Assets Control (OFAC)	2nd Quarter	6/12/09	68	4	4	60	1
Branch Visits (Cash Audits and Security Reviews)	2nd Quarter*		56	12	20	24	

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Auditable Entity	Planned Quarter * = all quarters	Prior Audit Report	Hours Budgeted	Gary	Jennifer	Bridget	Scheduled
Call Report Schedules	2nd Quarter*		41	1	40	-	1
Clearing/Settlement Accounts	2nd Quarter	1/26/09	21	1	20	-	1
Compliance - External Audit Assistance & Follow-up	2nd Quarter*		17	8	8	1	-
Credit Administration ARM Loans	2nd Quarter	4/20/09	25	1	24	-	1
Employee Account Review	2nd Quarter*	7/6/09	43	3	-	40	1
FDIC Improvement Act	2nd Quarter*		4	4	-	-	-
FHLB Collateral Verification Review	2nd Quarter	1/8/09	33	1	32	-	1
IA AC/BOD Meetings & Reporting	2nd Quarter*		60	40	8	12	-
IA Administrative	2nd Quarter*		144	60	28	56	-
IA Software Training	2nd Quarter*		8	8	-	-	-
IA Time Off	2nd Quarter*		168	48	56	64	-
IA Training	2nd Quarter*		63	7	32	24	-
IA Travel	2nd Quarter*		48	24	16	8	-
Information Systems Management Committee	2nd Quarter*		8	-	8	-	-
Internal Bank Use Accounts	2nd Quarter*		48	2	20	26	2
IS - Computer Hardware/Software	2nd Quarter*		8	8	-	-	-
IS - GFM IT External Audit Follow-up	2nd Quarter*		16	16	-	-	-
Kite Suspect Review	2nd Quarter*		28	2	-	26	1
Management Request	2nd Quarter*		72	24	16	32	-
Management Request - CNBU	2nd Quarter*		24	16	-	8	-
Management Request - Fraud Research	2nd Quarter*		-	-	-	-	-
MBD ARM Loans & Master Rate Indexes for Loans	2nd Quarter	4/14/09	25	1	24	-	1
MBD Insurance Distribution Accounts	2nd Quarter	10/8/08	19	1	18	-	1
MBD Loan Setup and Payoff	2nd Quarter	7/7/09	23	1	22	-	1
MBD Quality Control Review (TENA Rpts)	2nd Quarter*		37	1	36	-	1
OCC Assistance & Follow-up	2nd Quarter*		16	8	4	4	-
Other Income / Other Expenses (transaction reviews)	2nd Quarter*		12	-	-	12	-
Profit Star Model Validation	2nd Quarter	8/5/09	24	24	-	-	1
Reg O - Insider Transactions	2nd Quarter	8/14/09	24	24	-	-	1
Risk Assessment & Audit Calendar	2nd Quarter*		8	8	-	-	-
Savings and Time Deposits	2nd Quarter	8/21/09	61	4	2	55	1
SBA (Small Business Administration) Loans	2nd Quarter		32	32	-	-	1
Special Assets Units Policy and Procedures	2nd Quarter		24	24	-	-	1
Technology Steering Committee	2nd Quarter*		8	8	-	-	-
Trust Asset Verification-Investments	2nd Quarter*		34	32	-	2	1
Trust Corporate	2nd Quarter	11/30/09	44	44	-	-	1
Total Hours 2nd Quarter (520 / 1560)			1,515	535	478	502	23
Branch Visits (Cash Audits and Security Reviews)	3rd Quarter*		56	12	20	24	-
Call Report Schedules	3rd Quarter*		41	1	40	-	1
Cash Items	3rd Quarter	8/21/09	17	1	-	16	1
Collections	3rd Quarter	9/1/09	13	1	-	12	1
Compliance - External Audit Assistance & Follow-up	3rd Quarter*		1	-	-	1	-
BSA - Customer Identification Program (CIP)	3rd Quarter	9/11/09	32	2	-	30	1
Demand Deposits	3rd Quarter	10/5/09	42	2	-	40	1
Due From Banks	3rd Quarter	9/16/09	25	1	-	24	1
Employee Account Review	3rd Quarter*		35	3	-	32	1
FDIC Improvement Act	3rd Quarter*		4	4	-	-	-
Fixed Assets Review	3rd Quarter		24	24	-	-	1
BSA - High Risk Account Testing	3rd Quarter	10/21/09	22	2	-	20	1
IA AC/BOD Meetings & Reporting	3rd Quarter*		60	40	8	12	-
IA Administrative	3rd Quarter*		144	60	28	56	-
IA Software Training	3rd Quarter*		8	8	-	-	-
IA Time Off	3rd Quarter*		192	56	64	72	-
IA Training	3rd Quarter*		60	36	16	8	-
IA Travel	3rd Quarter*		44	24	12	8	-
Information Systems Management Committee	3rd Quarter*		8	-	8	-	-
Insurance Services	3rd Quarter	9/15/09	41	1	40	-	1
Internal Bank Use Accounts	3rd Quarter*		48	2	20	26	2
Investment Securities	3rd Quarter	10/9/09	36	32	-	4	1

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Auditable Entity	Planned Quarter * = all quarters	Prior Audit Report	Hours Budgeted	Gary	Jennifer	Bridget	Scheduled
IS - Computer Hardware/Software	3rd Quarter*		8	8	-	-	-
IS - LAN/WAN Security	3rd Quarter		16	16	-	-	1
Kite Suspect Review	3rd Quarter*		28	2	-	26	1
Loan Review Systems	3rd Quarter		24	24	-	-	1
Management Request	3rd Quarter*		72	24	16	32	-
Management Request - CNBU	3rd Quarter*		24	16	-	8	-
Management Request - Fraud Research	3rd Quarter*		-	-	-	-	-
MBD Cash Management	3rd Quarter	10/1/09	45	1	44	-	1
MBD Collections (Delinquent Loans)	3rd Quarter	4/1/09	62	2	60	-	1
MBD Mtg Servicing Rights Hedging & MSR Valuation	3rd Quarter	6/26/09	9	1	8	-	1
MBD Quality Control Review (TENA Rpts)	3rd Quarter*		37	1	36	-	1
OCC Assistance & Follow-up	3rd Quarter*		16	8	4	4	-
Official Checks	3rd Quarter	11/12/09	54	2	-	52	1
Other Assets	3rd Quarter	8/11/09	34	2	32	-	1
Other Income and Other Expense Accounts (audit)	3rd Quarter	9/8/09	34	2	32	-	1
Other Income / Other Expenses (transaction reviews)	3rd Quarter*		12	-	-	12	-
Other Liabilities	3rd Quarter	8/26/09	32	2	30	-	1
Risk Assessment & Audit Calendar	3rd Quarter*		8	8	-	-	-
Technology Steering Committee	3rd Quarter*		8	8	-	-	-
Trust Management, Operations, & Internal Controls	3rd Quarter	12/7/09	50	50	-	-	1
Trust Asset Verification-Investments	3rd Quarter*	9/23/09	34	32	-	2	1
Total Hours 3rd Quarter (528 / 1584)			1,560	521	518	521	26
Automated Clearing House (ACH) & Deposit Direct	4th Quarter	12/8/09	62	2	-	60	1
AGH Assistance	4th Quarter		86	50	12	24	-
Branch Visits (Cash Audits and Security Reviews)	4th Quarter*		56	12	20	24	
Brokerage Services (Non-deposit/non retail)	4th Quarter	12/30/09	32	32	-	-	1
Call Report Schedules	4th Quarter*		25	1	24	-	1
Capital, Surplus, Undivided Profits	4th Quarter	12/17/09	25	1	-	24	1
Compliance - External Audit Assistance & Follow-up	4th Quarter*		9	8	-	1	-
Employee Account Review	4th Quarter*		35	3	-	32	1
FDIC Improvement Act	4th Quarter*		4	4	-	-	-
Flood Insurance	4th Quarter	12/15/09	50	2	48	-	1
IA AC/BOD Meetings & Reporting	4th Quarter*		60	40	8	12	-
IA Administrative	4th Quarter*		144	60	28	56	-
IA Software Training	4th Quarter*		8	8	-	-	-
IA Time Off	4th Quarter*		272	88	88	96	-
IA Training	4th Quarter*		36	12	16	8	-
IA Travel	4th Quarter*		36	16	12	8	-
Information Systems Management Committee	4th Quarter*		8	-	8	-	-
Internal Bank Use Accounts	4th Quarter*		48	2	20	26	2
IS - Computer Hardware/Software	4th Quarter*		8	8	-	-	1
Item Processing (to include Branch Capture)	4th Quarter		34	2	-	32	1
Kite Suspect Review	4th Quarter*		28	2	-	26	1
Loan and Deposit Reconciliation Review	4th Quarter	11/12/09	36	2	32	2	1
Management Request	4th Quarter*		72	24	16	32	-
Management Request - CNBU	4th Quarter*		24	16	-	8	-
Management Request - Fraud Research	4th Quarter*		-	-	-	-	-
MBD Escrow Account Administration	4th Quarter	7/1/09	78	2	76	-	1
MBD Quality Control Review (TENA Rpts)	4th Quarter*		37	1	36	-	1
OCC Assistance & Follow-up	4th Quarter*		16	8	4	4	-
Other Income / Other Expenses (transaction reviews)	4th Quarter*		12	-	-	12	-
Risk Assessment & Audit Calendar	4th Quarter*		36	16	16	4	-
Safe Deposit Box Audit	4th Quarter	3/9/09	44	2	40	2	1
Technology Steering Committee	4th Quarter*		8	8	-	-	-
Trust Asset Administration	4th Quarter		44	40	-	4	1
Trust Asset Verification-Investments	4th Quarter*	12/18/09	34	32	-	2	1
Unclaimed Property Review	4th Quarter	10/16/09	25	1	-	24	1
Total Hours 4th Quarter (528 / 1584)			1,532	505	504	523	18
Total Hours 2008 (2088 / 6264)			6,246	2,097	2,088	2,061	90

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Auditable Entity	Planned Quarter * = all quarters	Prior Audit Report	Hours Budgeted	Gary	Jennifer	Bridget	Scheduled
Human Resources (Payroll/Personnel)	2nd Qtr 2011	6/5/09	102	2	100	-	1