



Delivering Value

For over 50 years, we have made it our business to guide financial institutions through the complex environment that they face. Our Financial Institutions Group understands the changing landscape of account rules, tax laws, and regulations affecting financial institutions. We are focused on providing the highest quality auditing, accounting, tax, IT, and business advisory services to community banks (SEC and non-SEC), credit unions, trust companies, and finance companies. We give you the benefit of local expertise with the depth of experience you expect from professionals who specialize in financial institutions.

We abide by strict quality standards in all of our engagements, so you can be confident that the work product that you receive will stand up to scrutiny. In addition, you can expect a high level of partner involvement on your engagement to ensure that you have access to the experience and guidance required to address your organization's needs; in fact, we have one of the highest partner-to-professional staff ratios in the industry. Our goal is to serve the client.

How Will TDR Rules Impact Your Financial Institution?

Troubled Debt Restructuring has become an increasingly important issue for financial institutions. We can provide critical guidance in helping you achieve compliance with the complex TDR accounting rules.

We are committed to exceed your expectations in all that we do. For more information about how our Financial Institutions Group can provide you with increased **security, profit, and peace of mind**, e-mail info@hbllp.com or visit our website at www.hbllp.com.



Our Financial Institutions Group's Services:

We offer a wide range of services including:

- **Financial Statement Audits**
- **Tax Planning and Compliance**
- **Informations Technology Audits**
- **Information Technology Consulting**
- **SEC Reporting and Consulting**
- **Trust Company Reviews**
- **Supervisory Committee Audits**
- **Business Advisory Services**

Local Partner, International Resources

With Hutchinson and Bloodgood LLP, you benefit from both global resources and local commitment. We serve as the local partner to our clients from each of our offices in California. We develop long-term relationships with people in our communities, and our clients look to us for guidance and solutions that protect and grow their wealth.

We are also a member of PKF North America (PKF NA) and PKF International (PKFI), networks of legally independent accounting and consulting firms with offices across North America and throughout the world. As a member of PKF, we offer a range of technical and industry specific resources, allowing us to better serve your specialized requirements. If your plans call for you to "go global" now or in the future, we can provide you access to experienced personnel who have particular knowledge of international business requirements across the globe.



Hutchinson and Bloodgood LLP is a member firm of the PKF International Limited network of legally independent firms and does not accept any responsibility or liability for the actions or inactions on the part of any other individual member firm or firms.

