AuditLink
CU*ANSWERS Management Services



2026

AUDITLINK SERVICES OVERVIEW

COMPLIANCE & RISK MANAGEMENT SOLUTIONS FOR CREDIT UNIONS

For more than 18 years, AuditLink has been a trusted partner to credit unions, helping them navigate an increasingly complex regulatory environment while reducing the operational burden of compliance and fraud risk management. As regulations continue to evolve and accountability increases, credit unions need experienced solutions that protect their institutions without taking valuable time away from serving their members.

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Services Overview

AuditLink delivers comprehensive, shared execution services—including daily log management, abnormal activity monitoring, vendor management, and compliance support—that simplify regulatory oversight and strengthen risk management. By reducing administrative workload, improving operational efficiency, and helping mitigate fraud and compliance risks, AuditLink empowers credit unions to focus on what matters most: delivering exceptional member service, supporting growth, and achieving their strategic goals with confidence.

Partnering with AuditLink will provide you with peace of mind in a strict and rapidly evolving regulatory environment.

- ✓ **Daily Log Management**
- ✓ **Daily Abnormal Activity Monitoring**
- ✓ **Vendor Management**
- ✓ **Consulting Engagements & Compliance Support**

What We Do

Credit unions have enough to keep them busy without being burdened with added work imposed by regulations and compliance. That's where we come in.

AuditLink has built collaborative services for completing the work that credit union clients cannot afford to do on their own, such as vendor management solutions, daily log management, compliance reviews, and training your staff on the core software.

> ***AuditLink's goal is to help your credit union succeed by saving you time and driving down your cost of compliance, whether that be through training, consulting, or utilizing one of our specialized services. We are here for you!***
>
> ***– AJ Schalk, AVP AuditLink, CUCO***

Consulting Engagements

Employee Security Reviews

Reviewing employee access to the CBX platform is one of the most critical—and time-consuming—responsibilities of a security officer. Ensuring each employee has the appropriate system access based on their role, risk level, and segregation of duties requires careful evaluation and dedicated attention, making it a task that is often delayed by competing priorities. **AuditLink can help.**

Our experienced team partners with credit unions to conduct comprehensive CBX security access reviews, helping identify opportunities to strengthen controls, reduce risk, and improve operational efficiency. Through a systematic evaluation of employee permissions, we help ensure access aligns with job responsibilities and industry best practices.

Reviews are conducted remotely via secure web conference, eliminating travel while providing a convenient and efficient process. Depending on the size and complexity of your credit union, most reviews are completed in approximately four to eight hours.

Store link: store.cuanswers.com/product/employee-security-review

Train My New BSA Officer

Do you have a new individual stepping up to complete Bank Secrecy Act tasks? In this engagement, AuditLink will work with your new BSA officer to train them on the tools they can use within CBX to accomplish these regulatory tasks.

Because the AuditLink team members are not just educators but practitioners, they can discuss best practices for reviewing accounts, proper trackers, continued due diligence, and how to pull information for examiners. With this training, AuditLink can help get your new BSA officer up to speed and confident in completing their new duties.

Cost: Three 1-hour training sessions: **$1,200**

Store link: store.cuanswers.com/product/train-my-new-bsa-officer

Abnormal Activity Pattern Build Out

Pattern build out only. Does not include ongoing monitoring.

Abnormal activity monitoring is a critical component of an effective fraud prevention strategy, helping credit unions strengthen NACHA fraud monitoring compliance, identify suspicious behavior, and proactively protect member accounts. AuditLink helps credit unions develop targeted monitoring strategies designed to detect risk while minimizing unnecessary alerts and operational disruption.

Our team works with your credit union to identify the abnormal activity patterns that best align with your risk profile and member behavior. In collaboration with the Asterisk Intelligence Team, AuditLink leverages statistical analysis of transaction activity across your delivery channels to create customized patterns that are accurate, effective, and tailored to your membership base. The result is a smarter approach to fraud detection that helps your team focus on meaningful threats while reducing false positives.

ONE-TIME COST			
Number of Patterns	**0 – 5 (Recommended)**	**6 – 10**	**11 – 15**
One-Time Cost	$1,000	$2,000	$2,500

Service Offerings

Vendor Management

Increasingly complex regulations and guidelines for vendor management published by the NCUA have created an additional regulatory burden on an already highly regulated industry. These requirements add an exponential amount of work that must be done to maintain compliance. Existing solutions are linear and can't keep up. AuditLink Vendor Management uses not only technology but a strategy that incorporates cooperation, scalability, and a deep knowledge of the regulatory requirements to help you pass that next audit.

Implementation Cost	Monthly Ongoing Cost
$3,000 – $5,000	**$310 – $500**

AuditLink Daily Log Management

Daily Log Management (DLM) helps credit unions simplify compliance oversight by providing consistent monitoring of critical daily and weekly review activities. Designed to reduce the administrative burden associated with routine compliance tasks, DLM gives your team greater confidence that key areas are being monitored and potential concerns are identified promptly.

AuditLink's experienced team reviews cash logs, dormant account activity, file maintenance, and other essential monitoring items, delivering consolidated reporting that highlights areas requiring further attention. By reducing unnecessary noise and focusing your team on meaningful exceptions, DLM allows your subject matter experts to spend less time searching for issues and more time strengthening operations, managing risk, and serving members.

Daily Log Management includes:

- Bank Secrecy Act (BSA) report review for completion and accuracy
- BSA daily review to identify evidence of structuring, with recommendations for CTR reporting if needed
- Wire transfer log review with Suspicious Activity Reporting (SAR) recommendations
- OFAC report creation and recommendations for internal review
- Weekly review and reporting of employee accounts to identify suspicious activity
- Dormant account activity and transaction verification
- Quarterly preparation of an Executive Summary outlining monitored activities and findings
- Monitoring of teller activity to identify suspicious activity, such as reversals involving cash
- File maintenance report generation and review
- Review of downloaded data

Daily Log Management Pricing

WEEKLY PRICING Based on credit union asset size					
Asset Size	**<$25M**	**$25M – $60M**	**$61M – $125M**	**$126M – $175M**	**>$175M**
Daily Log Management	$105	$210	$265	$315	BID

Individually Priced Services

Any of the AuditLink Daily Log Management services may be contracted separately as an individual service.

AD HOC SERVICES Weekly pricing based on credit union asset size					
Service	**<$25M**	**$25M – $60M**	**$61M – $125M**	**$126M – $175M**	**>$175M**
BSA	$45.00	$80.00	$95.00	$115.00	BID
Dormancy	$25.00	$35.00	$45.00	$55.00	BID
File Maintenance	$35.00	$65.00	$85.00	$95.00	BID
Reversals	$25.00	$35.00	$45.00	$45.00	BID
Wires	$15.00	$20.00	$25.00	$35.00	BID
Employee Review	$45.00	$80.00	$95.00	$115.00	BID
OFAC	$15.00	$20.00	$25.00	$35.00	BID

Already using Daily Log Management?

DLM clients receive bundle pricing on AuditLink Daily Abnormal Activity Monitoring. See the DLM Bundle Pricing table on the next page for your savings.

Daily Abnormal Activity Monitoring

In response to growing trends of fraud, account takeovers, and elder abuse, the FFIEC is urging credit unions to identify and monitor high-risk activity among their member base.

If they have not done so already, regulators will be asking how you are monitoring high-risk transaction activity through electronic channels. A proactive approach is the expectation. Sifting through member transactions, conducting due diligence, and maintaining documentation of review takes time. This can be a significant burden on your internal team.

That's where AuditLink can help! We have experience in identifying and researching high-risk activity for a diverse group of credit unions.

WEEKLY PRICING					
Number of Members	**<5,000**	**5,000 – 10,000**	**10,001 – 20,000**	**20,001 – 40,000**	**>40,001**
0 – 5 Patterns	$80	$120	$185	$250	BID
6 – 10 Patterns	$140	$200	$270	$310	BID
11 – 15 Patterns	$180	$260	$350	$410	BID

DLM BUNDLE PRICING Use AuditLink for Daily Log Management? See the pricing below for your savings!					
Number of Members	**<5,000**	**5,000 – 10,000**	**10,001 – 20,000**	**20,001 – 40,000**	**>40,001**
0 – 5 Patterns	~~$80~~ $67	~~$120~~ $100	~~$185~~ $150	~~$250~~ $200	BID
6 – 10 Patterns	~~$140~~ $118	~~$200~~ $170	~~$270~~ $230	~~$310~~ $260	BID
11 – 15 Patterns	~~$180~~ $151	~~$260~~ $220	~~$350~~ $300	~~$410~~ $350	BID

Implementation: a one-time pattern build out is required before monitoring begins. See **Abnormal Activity Pattern Build Out** under Consulting Engagements for pricing. For the full process and details, ask for the AuditLink Daily Abnormal Activity Monitoring booklet.

Risk Managers



AJ Schalk

AVP AuditLink, CUCO | CU*Answers

AJ Schalk began working at CU*Answers in 2021 as a Client Service Representative. In this role, AJ developed fundamental knowledge of the functionality of the CBX software suite, as well as a growing passion for assisting clients. These skills quickly moved AJ to serve as an Account Executive on the Cards & Payments team, where he managed intricate projects for bill pay and debit card data conversions. Along with project management and ongoing specialized client support, AJ honed his skills to gain a greater understanding of the risk assessment necessary within the world of EFT. In 2023, AJ earned the CUCO designation and joined the AuditLink team as AVP.

As the leader of AuditLink, AJ manages business operations and uses his regulatory skill set to help credit unions alleviate the regulatory mandates they face daily, as well as prepare for auditor visits and requests. An effective and dynamic communicator, AJ prides himself on his ability to train credit unions on BSA and high-risk management with the CBX software suite to ensure that credit unions understand the depth of the software and remain in compliance.



Robin Cross

Team Manager | AuditLink, CU*Answers

Robin Cross joined AuditLink in 2018. In her role as Team Manager, Robin uses her extensive knowledge of the compliance tool kit in CBX to train and onboard credit unions to the AuditLink Daily Log Management service. This includes explaining AuditLink's processes, methodology, and best practices. She also assists credit unions with questions on their daily run sheets and prepares and sends executive summaries.



Patrick Sickels

Director of Internal Audit | CU*Answers

Patrick Sickels began his career as an attorney and quickly branched out into the technological services industry, where he used his legal skills to help companies manage their compliance requirements. Patrick used these skills to develop into a classically trained auditor and risk manager. At CU*Answers, Patrick's background in law and technology makes him uniquely suited to assist credit union clients in managing their risk requirements with a minimum of cost.

Patrick is a Certified Information Systems Auditor (CISA) and is pursuing the Certified in Risk and Information Systems Control (CRISC) designation. Patrick has done extensive work designing risk models and control frameworks for a vast array of commercial, manufacturing, and financial firms. His specialty is the design of compliance models that meet legal standards at the lowest possible cost to the organization.

Available for chapter meetings & speaking engagements!

(800) 327-3478
auditlinksuite.com



Discover More

If you have any questions on services that AuditLink provides, please do not hesitate to reach out. Visit us online at auditlinksuite.com, or call and ask to speak with an AuditLink Advisor today!

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AuditLink
CU*Answers Management Services

6000 28th Street SE
Grand Rapids, Michigan 49525

(800) 327-3478

info@auditlinksuite.com

auditlinksuite.com

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