



Machelles L. Rinko, CPA, CIA, CFIRS
Crowe Horwath

Machelles Rinko is a Senior Manager in the Northeast Risk Consulting practice and is responsible for managing full scope and co-sourced internal audits, Regulatory Compliance (primarily 12CFR9), SSAE16 reviews for Trust Operations, Sarbanes-Oxley Section 404, Quality Assessment Review, and annual risk assessment engagements. Machelles's clients have ranged from small community banks to large, multi-billion dollar, multinational financial institutions.

Ms. Rinko has over 24 years of experience providing operational and regulatory risk consulting to financial institutions, including more than 9 years as an internal auditor with regional and national institutions; her primary area of expertise is internal auditing, including a significant background in lending, including loan servicing and asset based lending, trust, insurance, and investment management.

Machelles also serves as a Senior Engagement Manager. She is responsible for annual engagement planning, client communications and coordination and overall technical and quality assurance for individual internal audit segments. Machelles works with management to develop annual risk assessment and internal audit plans. She works closely with the engagement executive on final client deliverables, as well as Audit Committee communications and deliverables.

Ms. Rinko is a Subject Matter Expert – Supplementing risk consulting engagement teams as a subject matter expert in Fiduciary and Investment Administration and Operations, Risk Assessment, and Sarbanes Oxley Implementation and Compliance. Machelles holds a B.A. in Business Administration from Youngstown State University. She is a Certified Internal Auditor (CIA), Certified Fiduciary & Investment Risk Specialist (CFIRS) and Certified Public Accountant.