



**Mabelle L. Rinko, CPA, CIA, CFIRS**  
**Risk Management & Internal Audit Consultant**

Mabelle Rinko is an experience Risk Management & Internal Audit Consultant providing services in wealth management, trust and trust operations, and bank operations for clients throughout the United States. Mabelle has managed teams for Internal Audit, Regulatory Compliance (primarily 12CFR9), SSAE18 reviews for Trust Operations, Sarbanes-Oxley Section 404, Quality Assessment Reviews, and annual risk assessment engagements. Ms. Rinko's clients have ranged from small community banks to large, multi-billion dollar, multinational financial institutions.

Ms. Rinko has over 25 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 areas of expertise is internal auditing, trust, insurance, and investment management. Ms. Rinko also works with Trust Departments and Trust Companies in developing their second-line compliance programs.

Ms. Rinko has been responsible for annual engagement planning, client communications and coordination and overall technical and quality assurance for individual internal audit segments. Ms. Rinko has worked with management to develop their annual risk assessments and internal audit plans. She has provided final client deliverables, as well as provided Audit Committee communications and presentations.

Ms. Rinko is considered a Subject Matter Expert – Supplementing risk management and internal audit teams as a subject matter expert in Fiduciary and Investment Administration and Operations, Risk Assessment, and Sarbanes Oxley Implementation and Compliance. Ms. Rinko 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 (CPA) OH, NY, and NJ.

Ms. Rinko has been an active member of FIRMA's Member Value Committee for the previous nine years and leads the internal audit peer group supported by FIRMA. She has also presented for other organizations and conferences including the Financial Managers Society of NY/NJ and various state Bankers Association groups including Pennsylvania, New York, and Virginia.