



Machelle L. Rinko, CPA, CIA, CFIRS
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Machelle Rinko is a Director in the Governance, Risk and Compliance group for Mazars USA, LLP in the New York office and is responsible for managing full scope and co-sourced internal audits, Regulatory Compliance (primarily 12CFR9), SSAE18 reviews for Trust Operations, Sarbanes-Oxley Section 404, Quality Assessment Review, 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 serves as the Senior Engagement Director for her clients. She is responsible for annual engagement planning, client communications and coordination and overall technical and quality assurance for individual internal audit segments. Ms. Rinko works with management to develop annual risk assessments and internal audit plans. She works closely with the engagement partner 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. 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).

Ms. Rinko has been an active member of FIRMA's Member Value Committee for the previous eight 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.