

Exhibit 1

THE AUDIT COMMITTEE CHARTER

REVISED SEPTEMBER _____

PURPOSE

To assist the Board of Directors in fulfilling its oversight responsibilities for (1) the integrity of the company's financial statements, (2) the company's compliance with legal and regulatory requirements, (3) the independent auditor's qualifications and independence, and (4) the performance of the company's internal audit function and independent auditors.

AUTHORITY

The audit committee has authority to conduct or authorize investigations into any matters within its scope of responsibility. It is empowered to:

- Appoint, compensate, and oversee the work of the public accounting firm employed by the organization to conduct the annual audit. This firm will report directly to the audit committee.
- Resolve any disagreements between management and the auditor regarding financial reporting.
- Pre-approve all auditing and permitted non-audit services performed by the company's external audit firm.
- Retain independent counsel, accountants, or others to advise the committee or assist in the conduct of an investigation.
- Seek any information it requires from employees -- all of whom are directed to cooperate with the committee's requests -- or external parties.
- Meet with company officers, external auditors, or outside counsel, as necessary.
- The committee may delegate authority to subcommittees, including the authority to pre-approve all auditing and permitted non-audit services, providing that such decisions are presented to the full committee at its next scheduled meeting.

COMPOSITION

The audit committee will consist of at least three and no more than six members of the board of directors. The board nominating committee will appoint committee members and the committee chair.

Each committee member will be both independent and financially literate. At least one member shall have sufficient banking and financial knowledge as defined by applicable legislation and regulation. No committee member shall simultaneously serve on the audit committees of more than two other public companies.

MEETINGS

The committee will meet at least four times a year, with authority to convene additional meetings, as circumstances require. All committee members should attend each meeting, in person or via tele-or videoconference. The committee will invite members of management, auditors, or others to attend meetings and provide pertinent information, as necessary. It will meet separately, periodically, with management, with internal auditors,

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and with external auditors. It will also meet periodically in executive session. Meeting agendas will be prepared and provided in advance to members, along with appropriate briefing materials. Minutes will be prepared.

RESPONSIBILITIES

The committee will carry out the following responsibilities:

Financial Statements

- Review significant accounting and reporting issues and understand their impact on the financial statements. These issues include:
 - Complex or unusual transactions and highly judgmental areas
 - Major issues regarding accounting principles and financial statement presentations, including any significant changes in the company's selection or application of accounting principles
 - The effect of regulatory and accounting initiatives, as well as off-balance sheet structures, on the financial statements of the company.
- Review analyses prepared by management and/or the independent auditor setting forth significant financial reporting issues and judgments made in connection with the preparation of the financial statements, including analyses of the effects of alternative GAAP methods on the financial statements.
- Review with management and the external auditors the results of the audit, including any difficulties encountered. This review will include any restrictions on the scope of the independent auditor's activities or on access to requested information, and any significant disagreements with management.
- Discuss the annual audited financial statements and quarterly financial statements with management and the external auditors, including the company's disclosures under "Management's Discussion and Analysis of Financial Condition and Results of Operations."
- Review disclosures made by CEO and CFO during the Forms 10-K and 10-Q certification process about significant deficiencies in the design or operation of internal controls or any fraud that involves management or other employees who have a significant role in the company's internal controls.

Internal Control

- Consider the effectiveness of the company's internal control system, including information technology security and control.
- Understand the scope of internal and external auditors' review of internal control over financial reporting, and obtain reports on significant findings and recommendations, together with management's responses.

Internal Audit

- Review with management and the chief audit executive the charter, plans, activities, staffing, and organizational structure of the internal audit function.
- Provide significant input into hiring senior internal audit personnel, setting compensation, review annual audit plans and schedules, and evaluating the chief audit executive's performance.

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- Ensure there are no unjustified restrictions or limitations, and review and concur in the appointment, replacement, or dismissal of the chief audit executive.
- Review the effectiveness of the internal audit function, including compliance with The IIA's Standards for the Professional Practice of Internal Auditing.
- On a regular basis, meet separately with the chief audit executive to discuss any matters that the committee or internal audit believes should be discussed privately.

External Audit

- Review the external auditors' proposed audit scope and approach, including coordination of audit effort with internal audit.
- Review the performance of the external auditors, and exercise final approval on the appointment or discharge of the auditors. In performing this review, the committee will:
 - At least annually, obtain and review a report by the independent auditor describing the firm's internal quality-control procedures; any material issues raised by the most recent internal quality-control review, or peer review, of the firm, or by any inquiry or investigation by governmental or professional authorities, within the preceding five years, respecting one or more independent audits carried out by the firm, and any steps taken to deal with any such issues; and (to assess the auditor's independence) all relationships between the independent auditor and the company.
 - Take into account the opinions of management and internal audit.
 - Review and evaluate the lead partner of the independent auditor.
 - Present its conclusions with respect to the external auditor to the Board.
- Ensure the rotation of the lead audit partner every five years and other audit partners every seven years, and consider whether there should be regular rotation of the audit firm itself.
- On a regular basis, meet separately with the external auditors to discuss any matters that the committee or auditors believe should be discussed privately.

Compliance

- Review the effectiveness of the system for monitoring compliance with laws and regulations and the results of management's investigation and follow-up (including disciplinary action) of any instances of noncompliance
- Establish procedures for (i) The receipt, retention, and treatment of complaints received by the listed issuer regarding accounting, internal accounting controls, or auditing matters; and (ii) The confidential, anonymous submission by employees of the listed issuer of concerns regarding questionable accounting or auditing matters.
- Review the findings of any examinations by regulatory agencies, and any auditor observations.
- Review the process for communicating the code of conduct to company personnel, and for monitoring compliance there with.
- Obtain regular updates from management and company legal counsel regarding compliance matters.

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Reporting Responsibilities

- Regularly report to the board of directors about committee activities and issues that arise with respect to the quality or integrity of the company's financial statements, the company's compliance with legal or regulatory requirements, the performance and independence of the company's independent auditors, and the performance of the internal audit function.
- Provide an open avenue of communication between internal audit, the external auditors, and the board of directors.
- Report annually to the shareholders, describing the committee's composition, responsibilities and how they were discharged, and any other information required by rule, including approval of non-audit services.
- Review any other reports the company issues that relate to committee responsibilities.

Other Responsibilities

- Discuss with management the company's major policies with respect to risk assessment and risk management.
- Perform other activities related to this charter as requested by the board of directors.
- Institute and oversee special investigations as needed.
- Review and assess the adequacy of the committee charter annually, requesting board approval for proposed changes, and ensure appropriate disclosure as may be required by law or regulation.
- Confirm annually that all responsibilities outlined in this charter have been carried out.
- Evaluate the committee's and individual members' performance at least annually.

Approved by the Audit Committee on _____

Approved by the Board of Directors on _____

Exhibit 2

THE INTERNAL AUDIT ACTIVITY CHARTER

REVISED SEPTEMBER _____

INTRODUCTION

The purpose of an audit charter is to state the objective, authority, and responsibilities of the Chief Audit Executive (CAE), the Internal Audit Activity (IAA), audit staff, and the audit committee. Additional information is contained in the Code of Ethics and The Audit Committee Charter.

OBJECTIVE

Internal auditing is an independent, objective, assurance and consulting activity designed to add value and improve an organization's operations. It helps an organization accomplish its objectives by bringing a systematic, disciplined approach to evaluate and improve the effectiveness of risk management, control, and governance processes.

AUTHORITY

The authority for the internal audit function is derived directly from the board of directors. The board of directors governs internal audit activities. The internal audit activity operates as an extension of the audit committee of the board of directors. Its main purpose is to assist the committee in providing the board reasonable assurance the bank and its subsidiaries are being operated properly and in accordance with applicable laws, regulations, and generally accepted accounting principles.

The scope of internal auditing activities is subject to board review and approval, but shall not otherwise be restricted. The board's audit committee is responsible for the oversight of the internal audit activity and for reviewing all reports issued by both internal and external auditors.

The Chief Audit Executive (CAE) and the audit activity staff, in their capacity, will be independent of the normal bank operations. To provide independence and objectivity, internal auditors report functionally to the audit committee of the board of directors and administratively to the president or chief executive officer. For internal auditing to be effective, it is essential that there be mutual cooperation between the management, staff, and auditors.

Internal auditors, with stringent regard for safekeeping and confidentiality, will take the initiative and have the authorization for direct access to any records, files, or data, (including management information systems and board / committee minutes) needed to effectively examine any bank, bank holding company, and fiduciary activity or entity. This authorization includes access to and communication with any member of the bank's staff. Access must be granted to all records, property and personnel at reasonable times.

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INTERNAL AUDITOR RESPONSIBILITIES

Internal auditor responsibilities are:

- To examine accounting, financial and other operations at appropriate intervals to determine the existence of and adherence to appropriate internal controls. This assists the board in determining that financial and other information is reliable, assets are properly safeguarded and errors are identified and corrected in a timely manner.
- To determine whether bank operations comply with approved policy, applicable regulatory requirements, generally accepted accounting principles and sound business practices. Internal auditors should also assess and report conclusions regarding the effectiveness and efficiency of operations reviewed.
- To submit reports to appropriate levels of management on the results of audits performed. At a minimum, formal (written) reports should include scope, analysis of findings, recommendations for improvement and general assessment (opinion) of the activity reviewed. Informal (verbal) reports may be appropriate if immediate corrective action is needed or for less important concerns.

Follow-up audits should be performed to determine whether appropriate corrective action has been taken on previous items reported.

- To work with the audit committee and adopt the risk based audit methodology to be used by the auditor in the resource, planning, and implementation of the audit program. The audit committee expects the most appropriate coverage with the resources available.
- To maintain a comprehensive, effective audit program staffed by competent, qualified personnel. Limited audit resources must be efficiently and effectively directed toward highest risk exposures and achievement of bank objectives.
- To assure appropriate controls are included in new systems or modifications to existing systems.
- To coordinate audit work programs with the bank's external auditors to minimize cost and duplication. The internal auditor should also work with external auditors and regulators to assure work is done efficiently and with the least disruption to bank operations.
- To promote understanding and application of internal controls to operations through written and oral, formal and informal, communications with management.

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- To be represented on all major committees to assure awareness of developments that require audit input, especially when control considerations are involved.
- To make periodic (bi-monthly, quarterly, etc.) reports to the audit committee on the results of activities.

THE AUDITOR'S RELATIONSHIP WITH THE REST OF THE BANK

It is the intension of the board and the president that internal auditors operate in complete independence from the rest of the bank. The Chief Audit Executive is responsible to the board for conducting an effective audit program. Within the context of this relationship between the auditors and the board, the auditors also support bank management. In this regard, the following comments are appropriate:

- The Chief Audit Executive stays fully apprised of management's objectives for the bank. Audits are conducted, insofar as possible, consistent with bank objectives.
- The president and his staff are responsible for designing, implementing, and maintaining the bank's accounting systems, internal controls, policies and procedures. The CAE advises the president as to whether these are adequate, efficient, and effective, and whether or not the staff is following them.
- The Chief Audit Executive is available to the president and the bank staff for advice and opinions concerning bank control procedures. In this regard, the CAE and the audit activity staff cannot participate in the decision-making process or in the implementing of the decision. They are advisors only; any other responsibilities would compromise the independence of future audits. Specifically, the internal audit activity cannot control or have any authority over the personnel or departments being audited.
- The Chief Audit Executive must budget the activities of the auditing department so that costs are kept to a minimum consistent with the risks involved for the bank.
- The Chief Audit Executive is subject to measurement of the audit function's effectiveness and efficiency by the board's audit committee.

REPLIES TO AUDIT REPORTS

The board of directors requires the recipient of an audit to respond in writing within thirty days of receipt of the audit report. The reply will address corrective action taken to all recommendations, or if not in agreement with a recommendation, the justification for the difference of opinion.

After the response has been received, the audit report and the response will be discussed with the audit committee. If the response is not in agreement with a recommendation, the justification for

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the difference of opinion will be appended to the auditor's report, and both will be presented to the audit committee. The decision of the audit committee will be presented to the full board of directors.

Exhibit 3

Audit Entities

Accounts Payable	Information Systems
Allowance for Loan and Lease Loss	Review and follow-up of GFM Audit
ATM Cash & ATM/Debit Card Settlement	Information Technology (IT) Systems
Automated Clearing House (ACH)	LAN/WAN Security
Bank Secrecy Act / Anti-Money Laundering (BSA/AML)	Management / Organization
BSA - Customer Information Program (CIP)	Physical Security / Contingency Planning
BSA - High Risk Account testing	Computer Operations
BSA - Office of Foreign Assets Control (OFAC)	Data Integrity (Input/Output)
Branch Visits (Cash Audits & Security Reviews)	Data Security / Network Controls
	Programming / Change Control
Call Report Schedules	End User Computing (PC, LAN's, WAN's, Client Server)
Capital, Surplus, Undivided Profits	Internet Banking
Cash Items	Electronic Banking Systems (ATM, ACH, Wire Transfer, etc.)
Clearing/Settlement Accounts	Computer Hardware/Software
Collections	
Compliance Monitoring Review and follow-up	Mortgage Banking
Community Reinvestment Act (CRA)	MBD Quality Control Review (TENA Rpts)
Credit Administration ARM Loans	MBD Cash Management
Demand Deposits	MBD Investor Account and Reporting
Document Imaging (Deposits/Loans)	MBD Escrow Account Administration
Due From Banks	MBD Collections (Delinquent Loans)
Electronic Funds Transfer (EFT) / FED wire	MBD Loan Setup and Payoff
Employee Account Review	MBD Handling of Adjustable Rate Loans
FHLB Collateral Verification Review	MBD Documentation and Delivery
Fixed Assets Review	MBD Insurance Distribution Accounts
Flood Insurance (Credit Administration)	MBD - Mortgage Servicing Rights Valuation and Hedging
Home Mtg Disclosure Act (HMDA) / LAR	
Human Resources (Payroll/Personnel)	Asset Management (Trust)
Insurance Services	Trust Administrative Review
Internal Bank Use Accounts	Trust Management, Operations, & Internal Controls
Investment Securities	Trust Asset Verification - Investments
Kite Suspect Review	Brokerage Services (Non-deposit/Non-retail)
Loan and Deposit Reconciliation Review	Escrow Services
Loan Review Systems	Trust IT Support Systems
Official Checks	Farm Management Services
Online Banking/Bill Pay	Corporate Trusts
Other Assets	
Other Income/Other Expenses	
Other Liabilities	Other areas for consideration:
Power Proof and CAR	OCC Follow-up Actions - Allow time for MRA's, recommendations, and suggestions
(to include Branch Capture and Deposit Direct)	ACH Risk Assessment - OCC BB 2006-39
Profit Star Model Validation	IT Risk Assessment
Reg O - Insider Transactions	Vendor Contracts, Financials
SBA Loan Program	
Safe Deposit Boxes	
Savings and Time Deposits	
Unclaimed Property review (November)	

Risk Management / Procedure Development

Category	Items within this category	Rate											
		DJ	GEP	JDV	DQ	HMS	RAD	IM	AFR	DG	RMS	UAL	
Administrative:	New Account Processing Account Maintenance Closed Acct Processing	8	4	7	9	7	8	8	8	5	7	8	79
Operations:	Tickler System Posting Statement Preparation Documentation Scanning Security Processing Farm Management	9	6	10	10	10	9	9	10	4	6	9	92
Investments:	Mutual Funds Equities Fixed Income Real Estate Collateral Pledging Portfolio Analysis Market Risk	7	10	8	5	8	10	3	9	10	10	10	90
Management:	Staffing Turnover Committees Board Support Internal Bank Staff Awareness	10	5	6	4	6	5	1	7	7	5	6	62
Reputation Risk:	Marketing Radio Marketing Newspaper Seminars Public Perception	1	3	5	1	1	4	2	1	3	4	3	28
Business Risk:	Profitability Income Generation Expense alignment Shareholder value	5	7	4	3	4	6	6	4	9	9	2	59
Compliance:	Internal Audits External Audits Control Policy Updates CIP & Know Your Customer	6	8	9	8	5	7	7	5	8	8	7	78
Brokerage Services:	RJFS Scanning	2	9	3	6	9	3	3	2	6	3	5	51
Education:	Cross Training Off Site Training Career Development	3	2	1	2	2	1	4	3	1	2	1	22
Information Systems:	Sungard- Charlotte Navigator Escrows- Lincoln Data RJFS- Advisors Resource Console	4	1	2	7	3	2	10	6	2	1	4	42
Other:	JH New products to keep up with and ahead of our competition												

[illegible]

Audit Risk Assessment Guidelines

- Nature of transactions
 - Volume
 - Size
 - Liquidity
- Nature of the operating environment
 - Complexity of transactions
 - Changes in volume
 - Degree of system and reporting centralization
 - Economic and regulatory environment
- Internal Controls, security, and management information systems
 - Safeguarding of assets
 - Compliance with laws and regulations
 - Reliable financial and regulatory reporting
 - Compliance with bank policies and procedures
 - Accuracy and completeness of transactions
 - Proper authority for transactions
- Human Resources
 - Experience of management and staff
 - Turnover
 - Competence
 - Degree of delegation
- Senior management oversight
- Past performance
 - Prior audit findings
 - Concerns mentioned by external auditors/regulators

Each auditable entity will be rated according to each of these guidelines as follows:

- 1) Low risk
- 2) Low-moderate risk
- 3) Moderate risk
- 4) Moderate-high risk
- 5) High risk

The risk assessment score will be the average of the scores for each of the five guidelines.

Maximum risk in all areas would result in a risk assessment score of 5.

Audits required by regulation or bank policy will automatically add 5 points to the risk assessment for related auditable entities to identify them as a mandatory part of the audit plan.

Exhibit 6 Audit Risk Assessment

Audit Entity	Nature of transactions	Nature of operating environment	Internal controls, security, and MIS	Human Resources	Senior Management Oversight	Past Performance	Average	Add 5 if audit required	Required by	Total Risk Assessment Score
Accounts Payable	3	3	3	2	3	3	2.83	3	Audit skepticism	5.83
Allowance for Loan and Lease Loss	4	3	3	2	2	2	2.67	3	Management Request	5.67
ATM Cash & ATM/Debit Card Settlement	4	3	3	1	2	2	2.50			2.50
Automated Clearing House (ACH)	3	3	3	3	3	2	2.83	5	ACH rules & OCC BB 2006-39	7.83
Bank Secrecy Act / Anti-Money Laundering	3	3	3	2	1	1	2.17	5	OCC Regulatory Compliance	7.17
BSA - Customer Information Program (CIP)	3	3	3	3	2	2	2.67	5	OCC Regulatory Compliance	7.67
BSA - High Risk Account testing	3	3	3	3	2	3	2.83	5	OCC Regulatory Compliance	7.83
BSA - Office of Foreign Assets Control (OFAC)	2	3	3	2	2	2	2.33	5	OCC Exam Guidance and Bank Policy (OFAC)	7.33
Branch Visits -										
Cash Audits	4	3	3	3	2	2	2.83	3	Management Request	5.83
Facility Security Reviews	2	3	3	3	2	3	2.67	5	Regulation	7.67
Call Report Schedules	2	3	3	2	3	2	2.50	5	OCC Recommendation	7.50
Capital, Surplus, Undivided Profits	1	2	2	1	1	1	1.33			1.33
Cash Items	2	2	2	2	2	2	2.00			2.00
Clearing/Settlement Accounts	2	2	2	2	2	2	2.00			2.00
Collections	1	1	2	1	1	1	1.17			1.17
Compliance Monitoring Review and follow-up	2	3	2	1	1	2	1.83	3	Management Request	4.83
Community Reinvestment Act	3	3	3	3	2	4	3.00	3	Management Request	6.00
Credit Administration ARM Loans	2	2	2	2	2	2	2.00			2.00
Demand Deposits	3	2	3	2	2	2	2.33			2.33
Document Imaging (Deposits/Loans)	4	4	4	3	4	3	3.67			3.67
Due From Banks	2	2	2	2	2	2	2.00			2.00
Electronic Funds Transfer (EFT) / FED wire	3	3	2	1	1	2	2.00			2.00
Employee Account Review	2	2	2	2	2	2	2.00	5	Kansas Banker Surety Bond	7.00
FHLB Collateral Review	3	3	3	3	3	5	3.33			3.33
Fixed Assets Review	2	1	2	2	2	3	2.00			2.00
Flood Insurance	3	3	3	2	3	4	3.00	5	The OCC states that this area must be perfect	8.00
Home Mtg Disclosure Act (HMDA) / LAR	3	3	2	2	2	2	2.33	3	Management Request	5.33
Human Resources (Payroll/Personnel)	1	3	2	1	2	1	1.67			1.67
Insurance Services	2	2	3	2	2	2	2.17			2.17
Internal Bank Use Accounts	2	3	3	2	2	2	2.33	3	Audit skepticism	5.33
Investment Securities	3	2	2	2	1	1	1.83	5	Bank Policy (A/L Mgmt)	6.83
Kite Suspect Review	3	3	3	3	3	3	3.00			3.00
Loan and Deposit Reconciliation Review	2	2	2	2	2	2	2.00			2.00
Loan Review Systems	3	3	2	1	1	2	2.00			2.00
Official Checks	2	3	2	2	2	3	2.33			2.33

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Audit Entity		Nature of transactions	Nature of operating environment	Internal controls, security, and MIS	Human Resources	Senior Management Oversight	Past Performance	Average	Add 5 if audit required	Required by	Total Risk Assessment Score
Online Banking / Bill Pay		3	3	3	3	3	2	2.83		A separate audit of E-Banking Products and Services is being considered	2.83
Other Assets		2	2	2	2	1	2	1.83			1.83
Other Income/Other Expenses		2	2	2	2	1	1	1.67			1.67
Other Liabilities		2	2	2	2	2	2	2.00			2.00
Power Proof and CAR (Includes Deposit Direct and Branch Capture)		3	3	3	3	3	3	3.00			3.00
Profit Star Model Validation		3	3	3	2	3	3	2.83			2.83
Reg O - Insider Transactions		1	1	1	1	1	2	1.17	5	Bank Policy (Lending)	6.17
Safe Deposit Boxes		2	2	2	2	2	2	2.00			2.00
Savings and Time Deposits		2	2	2	2	2	2	2.00			2.00
SBA Loan Program		2	2	2	2	2	2	2.00			2.00
Unclaimed Property review (November)		2	2	2	2	2	3	2.17	5	Bank Policy (Deposit)	7.17
Information Systems											
Review and follow-up of GFM Audit										FFIEC (Page 2-2)	
Information Technology (IT) Systems											
LAN/WAN Security		4	4	2	3	2	2	2.83	5	OCC	7.83
Management / Organization		2	2	2	4	2	3	2.50	5	OCC	7.50
Physical Security / Contingency Planning		2	2	2	2	2	2	2.00	5	OCC	7.00
Computer Operations		2	3	2	2	1	2	2.00	5	OCC	7.00
Data Integrity (Input/Output)		3	2	1	1	1	2	1.67	5	OCC	6.67
Data Security / Network Controls		4	2	2	3	1	2	2.33	5	OCC	7.33
Programming / Change Control		1	1	1	1	1	1	1.00	5	OCC	6.00
End User Computing (PC, LAN's, WAN's, Client Server)		4	3	3	3	3	3	3.17	5	OCC	8.17
Internet Banking		3	3	3	2	2	3	2.67	5	OCC	7.67
Electronic Banking Systems (ATM, ACH, Wire Transfer, etc.)		4	3	2	1	1	2	2.17	5	OCC	7.17
Computer Hardware/Software		2	3	2	1	3	2	2.17	5	OCC	7.17
Mortgage Banking											
MBD Quality Control Review (TENA Rpts)		2	2	3	1	1	2	1.83	5	Bank Policy (MB QC Policy)	6.83
MBD Cash Management		2	2	1	1	2	1	1.50			1.50
MBD Investor Account and Reporting		3	3	2	1	2	2	2.17			2.17
MBD Escrow Account Administration		2	2	1	1	1	1	1.33			1.33
MBD Collections (Delinquent Loans)		2	3	3	1	2	2	2.17	5	Bank Policy (MB C Policy)	7.17
MBD Loan Setup and Payoff		2	2	2	1	2	1	1.67			1.67
MBD Handling of Adjustable Rate Loans		2	2	1	1	1	1	1.33			1.33

Exhibit 6 Audit Risk Assessment

Audit Entity	Nature of transactions	Nature of operating environment	Internal controls, security, and MIS	Human Resources	Senior Management Oversight	Past Performance	Average	Add 5 if audit required	Required by	Total Risk Assessment Score
MBD Documentation and Delivery	2	2	2	2	2	2	2.00			2.00
Insurance Distribution Accounts	1	1	1	1	2	2	1.33			1.33
Mortgage Servicing Rights Valuation	5	5	3	3	4	4	4.00			4.00
Mortgage Servicing Rights Hedging	5	5	4	3	4	5	4.33			4.33
Trust Department										
Trust Administrative Review	3	4	3	2	2	2	2.67	5	OCC 12 CFR 9	7.67
Operations, Management, & Internal Controls	3	3	3	3	3	4	3.17	5	OCC 12 CFR 9	8.17
Trust Asset Verification - Investments	3	2	2	1	1	1	1.67	5	OCC 12 CFR 9	6.67
Corporate Trusts	3	3	3	3	3	3	3.00	5	OCC 12 CFR 9	
Brokerage Services (Non-deposit/Non-retail)	4	4	3	2	3	2	3.00	5	OCC 12 CFR 9	8.00
Escrow Services	1	1	1	1	1	1	1.00	5	OCC 12 CFR 9	6.00
Trust IT Support Systems	2	2	3	2	2	2	2.17	5	FFIEC	7.17
Farm Management Services	2	2	2	1	2	2	1.83	5	OCC	6.83

Exhibit 7 Audit Calendar - Draft - January 2022

Auditable Entity	Planned Quarter * = all quarters	Prior Audit Report	Hours Budgeted	Gary	Jennifer	Bridget	Scheduled
IS - Computer Operations	Planned hours for these auditable entities are covered under IS - GFM IT External Audit Follow-up						
IS - Data Integrity (Input / Output)							
IS - Data Security / Network Controls							
IS - Electronic Banking (ATM, ACH, Wire transfer)							
IS - End User Computing (PC, LAN, WAN, Client Server)							
IS - Internet Banking							
IS - Management / Organization							
IS - Physical Security / Contingency Planning							
IS - Programming / Change Control							
Accounts Payable	1st Quarter	4/9/21	54	4	-	50	1
AGH Assistance	1st Quarter		78	50	12	16	-
ATM Cash & ATM/Debit Card Settlement (Include Reg E if no external compliance audit)	1st Quarter	5/2/20	62	2	60	-	1
Bounce Protection and Overdraft Policy & Procedures	1st Quarter		24	-	-	24	1
Branch Visits (Cash Audits and Security Reviews)	1st Quarter*		56	12	20	24	
Call Report Schedules	1st Quarter*		29	1	28	-	2
Community Reinvestment Act	1st Quarter	2/23/21	42	2	40	-	1
Compliance - External Audit Assistance & Follow-up	1st Quarter*		1	-	-	1	-
Document Imaging (Deposits/Loans)	1st Quarter	2/18/21	26	2	-	24	1
Electronic Funds Transfer (EFT) / FED wire	1st Quarter	3/26/21	34	2	-	32	1
Employee Account Review	1st Quarter*	4/17/21	43	3	-	40	1
Farm Management Services	1st Quarter	6/26/20	39	1	36	2	1
FDIC Improvement Act	1st Quarter*		4	4	-	-	-
Home Mtg Disclosure Act (HMDA) Rimrock	1st Quarter	3/4/21	49	1	48	-	1
Home Mtg Disclosure Act (HMDA) Superior	1st Quarter	5/27/21	41	1	40		1
IA AC/BOD Meetings & Reporting	1st Quarter*		60	40	8	12	-
IA Administrative	1st Quarter*		144	60	28	56	-
IA Software Training	1st Quarter*		24	24	-	-	-
IA Time Off	1st Quarter*		160	40	88	32	-
IA Training	1st Quarter*		63	39	16	8	-
IA Travel	1st Quarter*		40	16	16	8	-
Information Systems Management Committee	1st Quarter*		8	-	8	-	-
Internal Bank Use Accounts	1st Quarter*		28	2	-	26	2
IS - Computer Hardware/Software	1st Quarter*		8	8	-	-	-
IS - GFM IT External Audit Follow-up	1st Quarter*		8	8	-	-	-
Item Processing (to include Branch Capture)	Complete 2021		14	2	-	12	1
Kite Suspect Review	1st Quarter*		28	2	-	26	1
Management Request	1st Quarter*		72	24	16	32	-
Management Request - CNBU	1st Quarter*		24	16	-	8	-
Management Request - Fraud Research	1st Quarter*		32	16	-	16	-
MBD Documentation and Delivery	Complete 2021	7/28/20	21	1	20	-	1
MBD Investor Accounting & Reporting	1st Quarter	7/28/20	50	2	48	-	1
MBD Quality Control Review (TENA Rpts)	1st Quarter*		37	1	36	-	1
OCC Assistance & Follow-up	1st Quarter*		40	32	4	4	-
Online Banking / Bill Paying	1st Quarter	3/6/21	24	4	-	20	1
Other Income / Other Expenses (transaction reviews)	1st Quarter*		12	-	-	12	-
Risk Assessment & Audit Calendar	1st Quarter*		36	16	16	4	-
Technology Steering Committee	1st Quarter*		8	8	-	-	-
Trust Asset Administration	Complete 2021		16	16	-	-	1
Trust Asset Verification-Investments	1st Quarter*	5/7/21	34	32	-	2	1
Trust Escrow Services	1st Quarter	3/4/21	26	2	-	24	1
Trust IT Support Systems	1st Quarter	7/22/21	40	40	-	-	1
Total Hours 1st Quarter (512 / 1536)			1,639	536	588	515	23
Allowance for Loan or Lease Losses	2nd Quarter	8/10/21	41	1	40		1
Appraisal Regulations	2nd Quarter		24	24	-	-	1
Bank Secrecy Act / Anti-Money Laundering (BSA/AML) Reg GG Policy and Procedures	2nd Quarter	5/12/21	56	8	-	48	1
BSA - Office of Foreign Assets Control (OFAC)	2nd Quarter	6/12/21	68	4	4	60	1
Branch Visits (Cash Audits and Security Reviews)	2nd Quarter*		56	12	20	24	

Exhibit 7 Audit Calendar - Draft - January 2022

Auditable Entity	Planned Quarter * = all quarters	Prior Audit Report	Hours Budgeted	Gary	Jennifer	Bridget	Scheduled
Call Report Schedules	2nd Quarter*		41	1	40	-	1
Clearing/Settlement Accounts	2nd Quarter	1/26/21	21	1	20	-	1
Compliance - External Audit Assistance & Follow-up	2nd Quarter*		17	8	8	1	-
Credit Administration ARM Loans	2nd Quarter	4/20/21	25	1	24		1
Employee Account Review	2nd Quarter*	1/21/21	43	3	-	40	1
FDIC Improvement Act	2nd Quarter*		4	4	-	-	-
FHLB Collateral Verification Review	2nd Quarter	1/8/21	33	1	32	-	1
IA AC/BOD Meetings & Reporting	2nd Quarter*		60	40	8	12	-
IA Administrative	2nd Quarter*		144	60	28	56	-
IA Software Training	2nd Quarter*		8	8	-	-	-
IA Time Off	2nd Quarter*		168	48	56	64	-
IA Training	2nd Quarter*		63	7	32	24	-
IA Travel	2nd Quarter*		48	24	16	8	-
Information Systems Management Committee	2nd Quarter*		8	-	8	-	-
Internal Bank Use Accounts	2nd Quarter*		48	2	20	26	2
IS - Computer Hardware/Software	2nd Quarter*		8	8	-	-	-
IS - GFM IT External Audit Follow-up	2nd Quarter*		16	16	-	-	-
Kite Suspect Review	2nd Quarter*		28	2	-	26	1
Management Request	2nd Quarter*		72	24	16	32	-
Management Request - CNBU	2nd Quarter*		24	16	-	8	-
Management Request - Fraud Research	2nd Quarter*		-	-	-	-	-
MBD ARM Loans & Master Rate Indexes for Loans	2nd Quarter	4/14/21	25	1	24	-	1
MBD Insurance Distribution Accounts	2nd Quarter	10/8/20	19	1	18	-	1
MBD Loan Setup and Payoff	2nd Quarter	7/7/21	23	1	22	-	1
MBD Quality Control Review (TENA Rpts)	2nd Quarter*		37	1	36	-	1
OCC Assistance & Follow-up	2nd Quarter*		16	8	4	4	-
Other Income / Other Expenses (transaction reviews)	2nd Quarter*		12	-	-	12	-
Profit Star Model Validation	2nd Quarter	8/5/21	24	24	-	-	1
Reg O - Insider Transactions	2nd Quarter	8/14/21	24	24	-	-	1
Risk Assessment & Audit Calendar	2nd Quarter*		8	8	-	-	-
Savings and Time Deposits	2nd Quarter	8/21/21	61	4	2	55	1
SBA (Small Business Administration) Loans	2nd Quarter		32	32	-	-	1
Special Assets Units Policy and Procedures	2nd Quarter		24	24	-	-	1
Technology Steering Committee	2nd Quarter*		8	8	-	-	-
Trust Asset Verification-Investments	2nd Quarter*		34	32	-	2	1
Trust Corporate	2nd Quarter	11/30/21	44	44	-	-	1
Total Hours 2nd Quarter (520 / 1560)			1,515	535	478	502	23
Branch Visits (Cash Audits and Security Reviews)	3rd Quarter*		56	12	20	24	
Call Report Schedules	3rd Quarter*		41	1	40	-	1
Cash Items	3rd Quarter	8/21/21	17	1	-	16	1
Collections	3rd Quarter	9/1/21	13	1	-	12	1
Compliance - External Audit Assistance & Follow-up	3rd Quarter*		1	-	-	1	-
BSA - Customer Identification Program (CIP)	3rd Quarter	9/11/21	32	2	-	30	1
Demand Deposits	3rd Quarter	10/5/21	42	2	-	40	1
Due From Banks	3rd Quarter	9/16/21	25	1	-	24	1
Employee Account Review	3rd Quarter*		35	3	-	32	1
FDIC Improvement Act	3rd Quarter*		4	4	-	-	-
Fixed Assets Review	3rd Quarter		24	24	-	-	1
BSA - High Risk Account Testing	3rd Quarter	10/21/21	22	2	-	20	1
IA AC/BOD Meetings & Reporting	3rd Quarter*		60	40	8	12	-
IA Administrative	3rd Quarter*		144	60	28	56	-
IA Software Training	3rd Quarter*		8	8	-	-	-
IA Time Off	3rd Quarter*		192	56	64	72	-
IA Training	3rd Quarter*		60	36	16	8	-
IA Travel	3rd Quarter*		44	24	12	8	-
Information Systems Management Committee	3rd Quarter*		8	-	8	-	-
Insurance Services	3rd Quarter	9/15/21	41	1	40	-	1
Internal Bank Use Accounts	3rd Quarter*		48	2	20	26	2
Investment Securities	3rd Quarter	10/9/21	36	32	-	4	1

Exhibit 7 Audit Calendar - Draft - January 2022

Auditable Entity	Planned Quarter * = all quarters	Prior Audit Report	Hours Budgeted	Gary	Jennifer	Bridget	Scheduled
IS - Computer Hardware/Software	3rd Quarter*		8	8	-	-	-
IS - LAN/WAN Security	3rd Quarter		16	16	-	-	1
Kite Suspect Review	3rd Quarter*		28	2	-	26	1
Loan Review Systems	3rd Quarter		24	24	-	-	1
Management Request	3rd Quarter*		72	24	16	32	-
Management Request - CNBU	3rd Quarter*		24	16	-	8	-
Management Request - Fraud Research	3rd Quarter*		-	-	-	-	-
MBD Cash Management	3rd Quarter	10/1/21	45	1	44	-	1
MBD Collections (Delinquent Loans)	3rd Quarter	4/1/21	62	2	60	-	1
MBD Mtg Servicing Rights Hedging & MSR Valuation	3rd Quarter	6/26/21	9	1	8	-	1
MBD Quality Control Review (TENA Rpts)	3rd Quarter*		37	1	36	-	1
OCC Assistance & Follow-up	3rd Quarter*		16	8	4	4	-
Official Checks	3rd Quarter	11/12/21	54	2	-	52	1
Other Assets	3rd Quarter	8/11/21	34	2	32	-	1
Other Income and Other Expense Accounts (audit)	3rd Quarter	9/8/21	34	2	32	-	1
Other Income / Other Expenses (transaction reviews)	3rd Quarter*		12	-	-	12	-
Other Liabilities	3rd Quarter	8/26/21	32	2	30	-	1
Risk Assessment & Audit Calendar	3rd Quarter*		8	8	-	-	-
Technology Steering Committee	3rd Quarter*		8	8	-	-	-
Trust Management, Operations, & Internal Controls	3rd Quarter	12/7/21	50	50	-	-	1
Trust Asset Verification-Investments	3rd Quarter*	9/23/21	34	32	-	2	1
Total Hours 3rd Quarter (528 / 1584)			1,560	521	518	521	26
Automated Clearing House (ACH) & Deposit Direct	4th Quarter	12/18/21	62	2	-	60	1
AGH Assistance	4th Quarter		86	50	12	24	-
Branch Visits (Cash Audits and Security Reviews)	4th Quarter*		56	12	20	24	-
Brokerage Services (Non-deposit/non retail)	4th Quarter	12/30/21	32	32	-	-	1
Call Report Schedules	4th Quarter*		25	1	24	-	1
Capital, Surplus, Undivided Profits	4th Quarter	12/17/21	25	1	-	24	1
Compliance - External Audit Assistance & Follow-up	4th Quarter*		9	8	-	1	-
Employee Account Review	4th Quarter*		35	3	-	32	1
FDIC Improvement Act	4th Quarter*		4	4	-	-	-
Flood Insurance	4th Quarter	12/15/21	50	2	48	-	1
IA AC/BOD Meetings & Reporting	4th Quarter*		60	40	8	12	-
IA Administrative	4th Quarter*		144	60	28	56	-
IA Software Training	4th Quarter*		8	8	-	-	-
IA Time Off	4th Quarter*		272	88	88	96	-
IA Training	4th Quarter*		36	12	16	8	-
IA Travel	4th Quarter*		36	16	12	8	-
Information Systems Management Committee	4th Quarter*		8	-	8	-	-
Internal Bank Use Accounts	4th Quarter*		48	2	20	26	2
IS - Computer Hardware/Software	4th Quarter*		8	8	-	-	1
Item Processing (to include Branch Capture)	4th Quarter		34	2	-	32	1
Kite Suspect Review	4th Quarter*		28	2	-	26	1
Loan and Deposit Reconciliation Review	4th Quarter	11/12/21	36	2	32	2	1
Management Request	4th Quarter*		72	24	16	32	-
Management Request - CNBU	4th Quarter*		24	16	-	8	-
Management Request - Fraud Research	4th Quarter*		-	-	-	-	-
MBD Escrow Account Administration	4th Quarter	7/1/21	78	2	76	-	1
MBD Quality Control Review (TENA Rpts)	4th Quarter*		37	1	36	-	1
OCC Assistance & Follow-up	4th Quarter*		16	8	4	4	-
Other Income / Other Expenses (transaction reviews)	4th Quarter*		12	-	-	12	-
Risk Assessment & Audit Calendar	4th Quarter*		36	16	16	4	-
Safe Deposit Box Audit	4th Quarter	3/9/21	44	2	40	2	1
Technology Steering Committee	4th Quarter*		8	8	-	-	-
Trust Asset Administration	4th Quarter		44	40	-	4	1
Trust Asset Verification-Investments	4th Quarter*	12/9/21	34	32	-	2	1
Unclaimed Property Review	4th Quarter	10/16/21	25	1	-	24	1
Total Hours 4th Quarter (528 / 1584)			1,532	505	504	523	18
Total Hours 2008 (2088 / 6264)			6,246	2,097	2,088	2,061	90

Exhibit 7 Audit Calendar - Draft - January 2022

Auditable Entity	Planned Quarter * = all quarters	Prior Audit Report	Hours Budgeted	Gary	Jennifer	Bridget	Scheduled
Human Resources (Payroll/Personnel)	2nd Qtr 2022	6/5/21	102	2	100	-	1

Summary of Exception Items

#	Audit	Recommendations	Division	Status	Responsibility	Target Date	Follow-up Visit	Remarks / Issues
31	Corporate Trust 12/01/21	The trust department should secure an agreement to extend the pertinent sections of the original indenture and a schedule for the use of the funds with all funds to be used prior to year end 2021. The remaining balance as of January 01, 2022 should be applied to the balance	Trust	O	Trust Div Mgr Trust Ops Spv	4/1/2022	3rd Quarter	
32	Corporate Trust 12/01/21	The trust department should terminate the Project Fund effective September 30, 2021, and apply the remaining balance to the P&I of the loan.	Trust	O	Trust Div Mgr Trust Ops Spv	4/1/2022	3rd Quarter	
25	OFAC	Management should assess the risk associated with the current level of compliance regarding OFAC inquiries on beneficiaries for outgoing wires and adjust control procedures accordingly.	Senior Management	O	BSA/AML Officer	4/1/2022		Corrective Action Email rec'd from OFAC Officer

O=open
 C=closed
 F=follow-up
 AC=audit committee

