



CREDIT UNION COMMISSION AUDIT COMMITTEE MEETING

*Credit Union Department Building
914 East Anderson Lane
Austin, Texas*

**July 18, 2024
1:00 p.m.**

AGENDA

This meeting of the Texas Credit Union Commission's Audit Committee will be held at the Credit Union Department Building at 914 E. Anderson Ln., Austin, Texas 78752 and is open to the public. Only onsite testimony will be allowed; however, the meeting will be transmitted live through a link on the Department's webpage at www.cud.texas.gov on the day of the meeting, July 18, 2024 at 1:00 p.m.

An electronic copy of the agenda is now available at www.cud.texas.gov under Credit Union Commission, Commission Meetings, along with a copy of the meeting materials. A recording of the meeting will be available after July 29, 2024. To obtain a recording, please contact Isabel Velasquez at 512-837-9236.

Public comment on any agenda item or issue under the jurisdiction of the Credit Union Commission is allowed. Unless authorized by a majority vote of the meeting quorum, the comments of any persons wishing to address the Commission will be limited to no more than ten (10) minutes.

The Committee may discuss and/or take action regarding any item on this agenda.

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A. Call to Order (1:00 p.m.) – Chair Kay Swan	4
1. Ascertain Quorum	
2. Appoint Recording Secretary	
3. Invitation for Public Input	
4. Acknowledge Guests	
B. Receive and Approve Minutes of the Audit Committee Meeting of August 10, 2023.	8
C. Discussion of the FY 2024 Internal Audit Report and Possible Vote to Recommend that the Commission Accept the Report and Authorize its Submission to the State Auditor's Office.	12
D. Discussion of and Possible Vote to Take Action on the FY 2025 Internal Audit Plan.	26

Adjournment

Executive Session: The Credit Union Commission Audit Committee may go into executive session (close its meeting to the public) on any agenda item if appropriate and authorized by the Open Meetings Act, Texas Government Code, Chapter 551.

Meeting Recess: In the event the Committee does not finish deliberation of an item on the first day for which it was posted, the Committee might recess the meeting until the following day at the time and place announced at the time of recess.

Meeting Accessibility: Under the Americans with Disabilities Act, the Credit Union Commission will accommodate special needs. Those requesting auxiliary aids or services should notify Joel Arevalo, Credit Union Department, 914 East Anderson Lane, Austin, Texas 78752--(512) 837-9236, as far in advance of the meeting as possible.

A

CALL TO ORDER

CREDIT UNION COMMISSION

AUDIT COMMITTEE

Members

- *Kay Swan, Chair*
- *Liz Bayless*
- *David Bleazard*
- *Jim Minge, Ex-officio*

Legal Counsel

- *Karen L. Miller, General Counsel*

Staff

- *Michael S. Riepen*
- *Robert W. Etheridge*
- *Isabel Velasquez*

FUTURE COMMITTEE MEETING DATES

****Tentatively**
Thursday, November 7, 2024**

**All regular scheduled meetings will begin at 10:00 a.m.
unless notified differently.**

**If anyone has conflicts with the proposed date, please
contact Isabel Velasquez at (512) 837-9236.**

B

AUDIT COMMITTEE MEETING MINUTES

Draft copy of the minutes of the Committee's meeting held on August 10, 2023, is located under *TAB B*.

RECOMMENDED ACTION: The Department requests that the Committee approve the minutes as presented.

RECOMMENDED MOTION: I move that the minutes of the Committee's August 10, 2023, meeting be approved as presented.

**CREDIT UNION COMMISSION AUDIT COMMITTEE
MEETING MINUTES
914 East Anderson Lane, Austin, Texas
August 10, 2023**

A. CALL TO ORDER – Chair Kay Swan called the meeting to order at 10:02 a.m. pursuant to Chapter 551 of the Texas Government Code. Other Commission members present included Liz Bayless, David Bleazard and Ex-officio Jim Minge. The Chair introduced Assistant Attorney General Amber Wodraska, who will serve as legal counsel for the committee at this meeting. Staff members in attendance were Michael S. Riepen, Commissioner, and Executive Assistant, Isabel Velasquez. The Chair appointed Isabel Velasquez as recording secretary. The Chair inquired and the Commissioner confirmed that the notice of the meeting was properly posted with the Secretary of State (**July 20, 2023, TRD#2023004172**).

❖ **INVITATION FOR PUBLIC INPUT FOR FUTURE CONSIDERATION**

– Chair Swan invited public input for future consideration by the committee. There was none.

❖ **ACKNOWLEDGE GUESTS** – Chair Swan acknowledged Steve Gilman and Jason Swatsenbarg from First Service Credit Union and Internal Auditor, Daniel Graves from Weaver and Associates.

B. RECEIVE MINUTES OF PREVIOUS MEETING (March 9, 2023) –

Mr. Bleazard moved to approve the minutes of March 9, 2023, as presented. Mrs. Bayless seconded the motion, and the motion was unanimously adopted.

Mrs. Swan stated that the Committee would be entering into Executive Session as provided under Section 551.071 of the Government Code for the purpose of discussing the internal audit. The Committee entered Executive Session at 10:05 a.m.

At 11:04 a.m., the Committee returned to open session. Chair Swan entertained motions regarding the internal audit.

C. POSSIBLE VOTE TO RECOMMEND THAT THE COMMISSION APPROVE THE INTERNAL AUDIT CHARTER. Mrs. Bayless moved that the Committee recommend to the Commission approve the Internal Audit Charter. Mr. Bleazard seconded the motion, and the motion was unanimously adopted.

D. POSSIBLE VOTE TO RECOMMEND THAT THE COMMISSION APPROVE THE SUBMISSION OF THE ANNUAL INTERNAL RISK ASSESSMENT REPORT. Mr. Bleazard moved that the Committee recommend to the Commission approve the Annual Internal Risk Assessment Report with amendments to page 30 and 31. Mrs. Bayless seconded the motion, and the motion was unanimously adopted.

E. POSSIBLE VOTE TO RECOMMEND THAT THE COMMISSION TAKE ACTION ON THE PROPOSED FY 2024 INTERNAL AUDIT PLAN. Mrs. Bayless moved that the Committee recommend to the Commission approve the FY 2024 Internal Audit Plan. Mr. Bleazard seconded the motion, and the motion was unanimously adopted.

F. POSSIBLE VOTE TO RECOMMEND THAT THE COMMISSION TAKE ACTION ON THE FY 2023 ANNUAL INTERNAL AUDIT REPORT. Mr. Bleazard moved that the Committee recommend to the Commission approve the FY 2023 Annual Internal Audit Report. Mrs. Bayless seconded the motion, and the motion was unanimously adopted.

G. NEXT COMMITTEE MEETING – Chair Swan reminded everyone that, if necessary, the next meeting of the Committee would be tentatively scheduled for Thursday, November 2, 2023.

ADJOURNMENT – There being no further business for the Committee, Chair Swan adjourned the meeting at 11:10 a.m.

Kay Swan
Chair

Isabel Velasquez
Recording Secretary

Distribution:

Legislative Reference Library

C

INTERNAL AUDIT REPORT

C. Discussion of and Possible Vote regarding 2024 Internal Audit Report.

BACKGROUND: In August of 2023 the Commission approved an Internal Audit Charter and Plan, reviewing different high risks operations in successive years. An internal audit has been conducted for FY 2024 of the Credit Union Department's examination process.

RECOMMENDED ACTION: Staff recommends to the Committee that they recommend review and accept the Internal Audit Report for FY 2024.

RECOMMENDED MOTION: The Committee recommends that the Commission approve the FY 2024 Internal Audit Report and its Submission to the State Auditor's Office.

Texas Credit Union Department

Internal Audit Report over Credit Union Examinations

June 24, 2024

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Commissioners of the
Texas Credit Union Department
914 E Anderson Ln,
Austin, TX 78752

This report presents the results of the internal audit procedures performed for the Texas Credit Union Department (CUD) during the period March 12, 2024, through June 24, 2024, relating to Credit Union Examination process and reports.

The objectives of this internal audit were to evaluate the design and effectiveness of CUD's Credit Union Examination Process and Reports as follows:

- A. Determine whether internal controls over examination process and reports are designed to ensure that consistent processes are implemented and designed effectively to address the risks within the associated sub-processes and to ensure effective operations.
- B. Ensure that controls over examination process and reports are operating efficiently, effectively, and resulting in complete information, appropriate transactions, timely reporting, and active monitoring.
- C. Evaluate user access and ensure that access to process and modify examination records is restricted to appropriate personnel and that access is periodically reviewed.

Our procedures will include interviewing key personnel to gain an understanding of the current processes in place, examining existing documentation, and evaluating the internal controls over the process. We will evaluate the existing policies, procedures, and processes in their current state. Our coverage period will be from July 1, 2022, through January 31, 2024.

The following report summarizes the findings identified, risks to CUD, recommendations for improvement and management's responses.

Weaver and Tidwell, L.L.P.

WEAVER AND TIDWELL, L.L.P.

Austin, Texas
June 24, 2024

Weaver and Tidwell, L.L.P.
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CPAs AND ADVISORS | WEAVER.COM

Texas Credit Union Department

Internal Audit Report over Credit Union Examinations

June 24, 2024

Background

The Texas Credit Union Department (CUD) is responsible for supervising and regulating state-chartered credit unions. As part of its mission, one of the responsibilities of CUD is performing credit union examinations. The Examinations Division (Examinations) of CUD is charged with conducting examinations for Texas chartered credit unions. Examinations assists state chartered credit unions with training, resources, guidelines, and consultation to ensure that state credit unions comply with state requirements. As a Self-directed, semi-independent department, fees from assessments and state-chartered credit union fees cover CUD's operating costs.

The Examinations Division performs examinations that results in potential assessments to state-chartered credit unions. Commission Rule §97.105 specifies that the CUD must perform an annual examination of each credit union within an 18-month window unless the commission approves an extension. The examinations workbook includes documentation of the review and ensure compliance with applicable state requirements. Examiners are required to take annual training that CUD provides.

After the annual examination occurs, CUD produces an examination report. The report is given to the credit union for any responses to findings. The Deputy Executive Director delivers a management report to the Commission that includes a Chartering/Bylaw Activity Report, Examination/Supervision Activity Report, Time Management Report, and Training Report.

Audit Objective and Scope

The audit focused on CUD's examination process and reports. We reviewed the procedures in place for appropriate risk, regulatory coverage, and compliance to ensure efficient and effective processes related to the examination process and reports. Key functions and sub-processes that were reviewed include:

- Examination Process
- Examination Reports

Our procedures were designed to ensure relevant risks were covered and verified the following:

Objective A: Determine whether internal controls over examination process and reports are designed to ensure that consistent processes are implemented and designed effectively to address the risks within the associated sub-processes and to ensure effective operations.

Planned Procedures:

- Review the policies, procedures, and guidelines governing the examination process and reports conducted by the Texas Credit Union Department (TCUD).
- Assess the roles, responsibilities, and accountability of TCUD staff involved in conducting examinations, including examiners-in-charge and examination team members.
- Evaluate the content, format, and quality of examination reports prepared by TUCD examiners.
- Evaluate the methodologies, tools, and techniques used for planning, conducting, and reporting on examinations of credit unions.
- Examine the adequacy of resources allocated for conducting examinations, including staffing, training, and technology infrastructure.

Texas Credit Union Department

Internal Audit Report over Credit Union Examinations

June 24, 2024

- Conduct walkthroughs of the examination process and reports to understand how controls are implemented in practice. Document the flow of transactions, review control activities, and identify any control gaps or weaknesses that may exist.
- Review the documentation of control activities, such as checklists, approval forms, and signoffs. Assess whether they are comprehensive, up-to-date, and aligned with the organization's objectives and risks.
- Evaluate the monitoring activities performed over the examination process and reports. Review management reports, exception reports, and performance indicators to determine if they are effective in identifying control deficiencies and ensuring timely corrective actions.

Objective B: Ensure that controls over examination process and reports are operating efficiently, effectively, and resulting in complete information, appropriate transactions, timely reporting, and active monitoring.

Planned Procedures:

- Select a sample of examination reports and compare the information within them to the underlying data and supporting documentation. Verify that all relevant information is included, calculations are accurate, and any exceptions or discrepancies are appropriately addressed.
- Verify compliance with relevant laws, regulations, and standards governing the examination process, including the Texas Finance Code and National Credit Union Administration (NCUA) guidelines.
- Verify that the information in the checklist matches the management report.
- Verify that the information in the management report is complete and appropriately signed-off.
- Verify that exceptions or discrepancies are appropriately addressed.

Objective C: Evaluate user access and ensure that access to process and modify examination records is restricted to appropriate personnel and that access is periodically reviewed.

Planned Procedures:

- Perform system and software reviews: Review the IT systems and software used in the examination process. Assess their reliability, security, and effectiveness in generating accurate and complete reports. Test the controls within these systems to ensure they are functioning as intended.

Our procedures included interviewing key personnel within the department who have responsibilities in managing and/or monitoring the examination process and reports to gain an understanding of the current processes in place, examining existing documentation, and evaluating the internal controls over the process. We evaluated the existing policies, procedures, and processes in their current state. Our coverage period was from July 1, 2022, through January 31, 2024.

Texas Credit Union Department
 Internal Audit Report over Credit Union Examinations
 June 24, 2024

Executive Summary

Through our interviews, evaluation of internal control design and testing of processes we identified no findings.

A summary of our results, by audit objective, is provided in the table below. See the Appendix for an overview of the Assessment and Risk Ratings.

OVERALL ASSESSMENT	Strong
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SCOPE AREA	RESULT	RATING
Objective A: Determine whether internal controls over examination process and reports are designed to ensure that consistent processes are implemented and designed effectively to address the risks within the associated sub-processes and to ensure effective operations.	We identified 33 controls to be in place in the process. We did not identify any findings in the design testing performed.	Strong
Objective B: Ensure that controls over examination process and reports are operating efficiently, effectively, and resulting in complete information, appropriate transactions, timely reporting, and active monitoring.	Controls appear to be in place and operating effectively.	Strong
Objective C: Evaluate user access and ensure that access to process and modify examination records is restricted to appropriate personnel and that access is periodically reviewed.	Access to examination records is appropriately restricted for the individuals identified.	Strong

Conclusion

Based on our evaluation, the examinations process has procedures and controls in place to conduct effective management of these processes at Texas Credit Union Department. We recommend continued diligence in maintaining internal controls over the processes to ensure effective operations.

**Detailed Procedures Performed, Findings,
Recommendations and Management
Response**

Texas Credit Union Department

Internal Audit Report over Examination Process and Reports

June 24, 2024

Detailed Procedures Performed, Findings, Recommendations and Management Response

Our procedures included interviewing key personnel to gain an understanding of the current processes in place, examining existing documentation, and evaluating the internal controls over the process. We evaluated the existing policies, procedures, and processes in their current state. Our coverage period is from July 1, 2022, through January 31, 2024.

Objective A: Design of Internal Controls

Determine whether internal controls over examination process and reports are designed to ensure that consistent processes are implemented and designed effectively to address the risks within the associated sub-processes and to ensure effective operations.

Procedures Performed: We conducted interviews with key personnel within the departments of the Department that have responsibilities in managing examination processes to gain an understanding of the current procedures in place, examined existing documentation, and evaluated the internal controls. We evaluated the existing policies, procedures, and processes in their current state. We documented our understanding of the processes and identified internal controls over the following sub processes:

- Examination Process
- Examination Reports

We evaluated the controls identified against expected controls to determine whether the identified processes and internal controls were sufficiently designed to mitigate the critical risks associated with the examination sub-processes. We identified any unacceptable risk exposures due to gaps in the existing control structure as well as opportunities to strengthen the effectiveness and efficiency of the existing procedures.

Results: We identified 33 controls in place over the significant activities within the Examination processes. We also identified no findings where improvements in the process can be made.

Process Area	Control Coverage	Findings
Examination Process	14	-
Examination Reporting	19	-
Total:	33	-

Texas Credit Union Department

Internal Audit Report over Examination Process and Reports

June 24, 2024

Objective B: Control Testing

Ensure that controls over examination process and reports are operating efficiently, effectively, and resulting in complete information, appropriate transactions, timely reporting, and active monitoring.

Examination Process

Procedures Performed: We obtained a listing of all credit union examination reports completed during the scope period of July 1, 2022, through January 31, 2024. We selected 25 out of the 232 examination reports and verified that the credit union examinations compliance with relevant laws, regulations, and standards governing the examination process, including the Texas Finance Code and National Credit Union Administration (NCUA) guidelines.

Results: No findings identified.

Examination Reporting

Procedures Performed: We obtained a listing of all credit union examination reports completed during the scope period of July 1, 2022, through January 31, 2024. We selected 25 out of the 232 examination reports and verified that the credit union examination checklists match the management report, the information in the management report is complete and appropriately signed-off, and discrepancies are adequately addressed.

Results: No findings identified.

Objective C: System Access

Evaluate user access and ensure that access to process and modify examination records is restricted to appropriate personnel and that access is periodically reviewed.

Procedure Performed: We evaluated user access to the examination records processes to determine whether access was appropriate based on users' positions and job duties and that access is periodically reviewed.

Results: We verified that CUD employee access is appropriate.

Appendix

Texas Credit Union Department

Internal Audit Report over Examination Process and Reports

June 24, 2024

The appendix defines the approach and classifications utilized by Internal Audit to assess the residual risk of the area under review, the priority of the findings identified, and the overall assessment of the procedures performed.

Report Ratings

The report rating encompasses the entire scope of the engagement and expresses the aggregate impact of the exceptions identified during our test work on one or more of the following objectives:

- Operating or program objectives and goals conform with those of CUD
- CUD objectives and goals are being met
- The activity under review is functioning in a manner which ensures:
 - Reliability and integrity of financial and operational information
 - Effectiveness and efficiency of operations and programs
 - Safeguarding of assets
 - Compliance with laws, regulations, policies, procedures and contracts

The following ratings are used to articulate the overall magnitude of the impact on the established criteria:

Strong The area under review meets the expected level. No high risk rated findings and only a few moderate or low findings were identified.

Satisfactory The area under review does not consistently meet the expected level. Several findings were identified and require routine efforts to correct, but do not significantly impair the control environment.

Unsatisfactory The area under review is weak and frequently falls below expected levels. Numerous findings were identified that require substantial effort to correct.

Texas Credit Union Department

Internal Audit Report over Examination Process and Reports

June 24, 2024

Risk Ratings

Residual risk is the risk derived from the environment after considering the mitigating effect of internal controls. The area under audit has been assessed from a residual risk level utilizing the following risk management classification system.

High

High risk findings have qualitative factors that include, but are not limited to:

- Events that threaten CUD's achievement of strategic objectives or continued existence
- Impact of the finding could be felt outside of CUD or beyond a single function or department
- Potential material impact to operations or CUD's finances
- Remediation requires significant involvement from CUD management

Moderate

Moderate risk findings have qualitative factors that include, but are not limited to:

- Events that could threaten financial or operational objectives of CUD
- Impact could be felt outside of CUD or across more than one function of the agency
- Noticeable and possibly material impact to the operations or finances of CUD
- Remediation efforts that will require the direct involvement of functional leader(s)
- May require senior CUD management to be updated

Low

Low risk findings have qualitative factors that include, but are not limited to:

- Events that do not directly threaten the CUD's strategic priorities
- Impact is limited to a single function within CUD
- Minimal financial or operational impact to CUD
- Require functional leader(s) to be kept updated, or have other controls that help to mitigate the related risk

D

INTERNAL AUDIT PLAN

D. Discussion of and Possible Vote to take Action on the FY 2025 Internal Audit Plan.

BACKGROUND: In August of 2023 the Commission approved an Internal Audit Charter and Plan, reviewing different high risks operations in successive years. The Internal Audit plan is attached. The plan is to focus on Information Technology Services and Enforcement Administration for FY 2025.

RECOMMENDED ACTION: Staff recommends to the Committee that they recommend review and accept the Internal Audit Plan for FY2025.

RECOMMENDED MOTION: The Committee recommends that the Commission approve the FY 2025 Internal Audit Plan.

**July 2024 Commissioner's Meeting
Internal Audit Status Report
As June 24, 2024**

Weaver and Tidwell, LLP (Weaver) is the outsourced internal auditor of the Texas Credit Union Department (CUD). The Weaver engagement team is led by Daniel Graves, Partner.

Based on the Annual Internal Audit Plan approved by the Commissioners in August, we have started planning and executing the audits for fiscal year 2024.

Fiscal Year 2024 Proposed Internal Audit Plan

The FY 2024 Internal Audit Plan includes an internal audit and a full risk assessment update. The table below includes the status and progress of each portion of the plan.

2024 Internal Audits		
Internal Audit	Description	Status
Internal Audit over Credit Union Examinations	Fieldwork for the Credit Union Examinations audit was completed on June 24, 2024. The audit resulted in an overall assessment of "Strong" with no findings.	Completed
2024 Risk Assessment		
Risk Assessment Update	Internal Audit will prepare and complete an entity-wide risk assessment to risk rate the significant processes of the agency. The results of the risk assessment will be used to prepare a three-year internal audit plan for the approval of the Commission.	Scheduled for July 2024

We will also be preparing the annual internal audit report in compliance with the Texas Internal Audit Act. Guidance for the annual report is published by the State Auditor's Office in August.



Daniel Graves, CPA, Internal Auditor
Partner
Weaver and Tidwell L.L.P.

Texas Credit Union Department
Proposed Internal Audit Plan
August 2023

Audit Area	Risk Rating	Summary Procedures	Audit Focus	Estimated Hours
2024 Planned New Internal Audits				
Enforcement Administration	High	Internal Audit will include an evaluation of risks and internal controls in place related to the Credit Union Department's examination processes. Examination areas to be evaluated will include the Complaints Processing, Investigations, Litigation, Remedial Exams, Orders and Prohibitions, Fines and Penalties, Compliance Monitoring, and Appeals.	Internal Audit	250
2024 Planned Annual Requirements				
Project Management	NA	Track overall internal audit procedures, coordinate audit activities, and reporting to management.	Project Management	15
Update Risk Assessment	NA	Perform required annual update of risk assessment.	Policy Compliance	15
Annual and Quarterly Board Reports	NA	Prepare and submit required Annual Internal Audit Report and quarterly reports to the Audit Committee of internal audit activities.	Policy Compliance	20
Total 2024 Internal Audit Estimated Hours				300

Audit Area	Risk Rating	Summary Procedures	Audit Focus	Estimated Hours
2025 Planned New Internal Audits				
Information Technology Services	High	Internal Audit will include an evaluation of risks and internal controls in place related to the Credit Union Department's Information Technology practices. Activities to be evaluated will include Network Operations, Help Desk, Change Management, Software Maintenance, Software Licensing and Usage, Monitoring Third Party Providers, and Project Management.	Internal Audit	200
2025 Planned Internal Audit Follow-up				
Enforcement Administration	High	Internal Audit will perform follow-up procedures on 2024 Internal Audit findings to ensure corrective action has been taken.	Follow-up	50
2025 Planned Annual Requirements				
Project Management	NA	Track overall internal audit procedures, coordinate audit activities, and reporting to management.	Project Management	15
Update Risk Assessment	NA	Perform required annual update of risk assessment.	Policy Compliance	15
Annual and Quarterly Board Reports	NA	Prepare and submit required Annual Internal Audit Report and quarterly reports to the Audit Committee of internal audit activities.	Policy Compliance	20
Total 2025 Internal Audit Estimated Hours				300

Texas Credit Union Department
Proposed Internal Audit Plan
August 2023

Audit Area	Risk Rating	Summary Procedures	Audit Focus	Estimated Hours
2026 Planned New Internal Audits				
Payroll	High	Internal Audit will include an evaluation of risks and internal controls in place related to the Credit Union Department's Payroll Management practices. Activities to be evaluated will include Timekeeping and Approval, Payroll Processing, Payroll Taxes, Compliance Reporting, Voluntary Deductions, and Accrued Leave.	Internal Audit	200
2026 Planned Internal Audit Follow-up				
Enforcement Administration	High	Internal Audit will perform follow-up procedures on 2024 Internal Audit findings to ensure corrective action has been taken.	Follow-up	50
Information Technology Services	High	Internal Audit will perform follow-up procedures on 2025 Internal Audit findings to ensure corrective action has been taken.	Follow-up	
2026 Planned Annual Requirements				
Project Management	NA	Track overall internal audit procedures, coordinate audit activities, and reporting to management.	Project Management	15
Update Risk Assessment	NA	Perform required annual update of risk assessment.	Policy Compliance	15
Annual and Quarterly Board Reports	NA	Prepare and submit required Annual Internal Audit Report and quarterly reports to the Audit Committee of internal audit activities.	Policy Compliance	20
Total 2026 Internal Audit Estimated Hours				300

NEXT MEETING AND ADJOURNMENT

Discussion of and Vote to Establish Date for Next Committee Meeting.

BACKGROUND: If necessary, the next regular meeting of the Committee will be scheduled at this meeting.

ADJOURNMENT