



INTEROFFICE MEMORANDUM

To: Audit Committee

From: Mary Hom *MH*
Chief Risk Officer

Date: March 23, 2026

Re: Internal Audit Plan – First Half 2026

The proposed projects for the first half of 2026 are as follows:

- Business Continuity Plan/Annual Review (advisory)
- Succession Plan/Annual Review (advisory)
- Investments (continuous monitoring)
- Employee Expenses (continuous monitoring)
- AvidPay (assurance)
- Ongoing initiatives:
 - AI Working Group
 - PII Working Group

Action by Members of the Audit Committee:

The Members of the Audit Committee are requested to approve the First Half 2026 Internal Audit Plan.