

Joseph A. Zito, CPA, MBA

Profile

Position

Director, Financial Institutions Group Audit and Consulting Services

Professional Experience

Joseph A. Zito joined the firm in 1995 and became a Director of Audit Services, specializing in the area of financial institutions in 2006. He has over thirteen years of audit experience specializing in certified audits for financial institutions, including community banks, credit unions, mortgage banks/servicers, card industry processors (ISOs), and captive insurance companies. Three years internal audit experience specializing in internal control operational audits and computer conversions for a large regional bank. Three years of audit experience for other industries.

Joe's current responsibilities include planning and performing audit fieldwork, preparing financial statements, and assisting on various consulting projects. Mr. Zito's management consulting experience includes:

- Enterprise risk management
- Business plan projections
- Merger feasibility analysis and implementation
- Strategic planning
- Mortgage servicing rights valuation and implementation
- ACH audits
- Acquisitions
- Internal audit co-sourcing
- Deferred loan origination fee and cost implementation
- Loan quality analysis
- IT audits
- Internal controls evaluation

Education

Bachelor of Arts degree in Accounting – Wayne State University

Master of Business Administration – University of Detroit-Mercy

Membership and Affiliations

American Institute of Certified Public Accountants
Michigan Association of Certified Public Accountants