

CUSTOMER IN FOCUS

Northern Community Bank



About Northern Community Bank

Northern Community Bank is a community-focused credit union serving people across Lancashire and Cumbria. Originally established in 1982 as Pennine Community Credit Union, it rebranded as Northern Community Bank to reflect its wider regional reach. The bank offers accessible savings accounts, affordable loans, and financial education services designed to support local communities. Operating as a member-owned financial cooperative, it prioritises people over profit, with account holders becoming part-owners of the organisation. Northern Community Bank aims to provide fair, transparent, and inclusive banking services, helping individuals build financial resilience while reinvesting in the communities it serves.



Building a Stronger Compliance Framework at Northern Community Bank with LexisNexis® Regulatory Compliance

For Northern Community Bank, compliance is more than a regulatory obligation—it is fundamental to maintaining trust with members and supporting responsible growth. As a community-focused credit union, the organisation manages £26 million in assets and serves approximately 17,000 members.

At the centre of its compliance function is **Magdalena Niemczyk, Chief Compliance Officer**, who is responsible for overseeing regulatory compliance across the entire organisation.

The Challenge: Moving Beyond Reliance on Third-Party Guidance

When Magdalena joined Northern Community Bank five years ago, the organisation did not have a dedicated compliance function. Compliance responsibilities were largely managed alongside other executive duties, with policies, procedures and guidance primarily sourced from industry bodies and peer organisations.

“As I started reviewing our compliance framework, I realised many of the guides and templates we were relying on were outdated,” says Magdalena. “There was a clear risk in depending too heavily on third-party interpretations of regulation.”

Determined to build a stronger and more independent compliance capability, Magdalena pursued a postgraduate degree in International Business Law. During her studies, she was introduced to LexisNexis as a legal research platform and quickly recognised its value. “LexisNexis helped me create the foundations of our compliance framework. It gave me access to reliable legal information and the confidence to verify regulatory requirements for myself rather than relying solely on external guidance.”



“As I started reviewing our compliance framework, I realised many of the guides and templates we were relying on were outdated. There was a clear risk in depending too heavily on third-party interpretations of regulation.”

—Magdalena Niemczyk, Chief Compliance Officer



“The integration between Drova and LexisNexis Regulatory Compliance was the unique selling point for me,” she explains. “I had previous experience using LexisNexis and trusted the quality of the content. Having that integrated directly into our compliance processes solved a significant challenge.”

Finding the Right Compliance Solution

Magdalena evaluated several providers. While each offered different capabilities, one factor stood out.

“The integration between Drova and LexisNexis Regulatory Compliance was the unique selling point for me,” she explains. “I had previous experience using LexisNexis and trusted the quality of the content. Having that integrated directly into our compliance processes solved a significant challenge.”

For a smaller financial institution, budget considerations were equally important. Initially, the legal research packages Magdalena explored were beyond the community bank’s budget. However, LexisNexis Regulatory Compliance worked closely with both Northern Community Bank and its GRC partner to develop a solution better aligned to the needs of the credit union sector.

“What impressed me was the willingness to work with us,” she says. “Instead of simply saying the product wasn’t affordable, LexisNexis Regulatory Compliance listened and helped create a package that worked for our organisation. That approach mattered enormously.”

Turning Complex Regulation into Practical Guidance

Today, Magdalena uses multiple LexisNexis Regulatory Compliance modules, including the Credit Unions and Building Societies content, alongside additional specialist modules that support broader business functions.

One of the greatest benefits has been the ability to translate complex regulatory requirements into practical guidance that can be understood across the organisation.

“Compliance teams often face challenges communicating regulatory requirements to other departments,” Magdalena explains. “Before LexisNexis Regulatory Compliance, I would often find myself trying to explain legislation and regulatory obligations from source documents. Now I can share clear, practical articles written in plain language.”

This has proven particularly valuable when working with marketing teams on financial promotions and direct marketing activities, as well as when providing guidance to senior leaders and volunteer board members.

“Not everyone has a legal background, and they shouldn’t need one to understand the key compliance risks. LexisNexis Regulatory Compliance gives people context, helping them understand the issues before we even start the discussion.”



Saving Time and Strengthening Decision-Making

For a compliance department of one, efficiency is critical.

“As well as saving two hours a week on research alone, it also saves me a couple of hours explaining and defending my compliance decisions,” she says. “The content provides a common understanding across the business, which improves conversations and reduces friction.”

The platform is used daily to support policy reviews, governance decisions, regulatory interpretation and operational risk management.

“Whenever I need to update a process or investigate a regulatory issue, LexisNexis Regulatory Compliance is my starting point. It gives me a trusted foundation that I can build upon and explore further when needed.”



“As well as saving two hours a week on research alone, it also saves me a couple of hours explaining and defending my compliance decisions,” she says. “The content provides a common understanding across the business, which improves conversations and reduces friction.”

A Partnership Focused on Customer Success

Beyond the product itself, Magdalena highlights the quality of support provided by the LexisNexis Regulatory Compliance team.

“The customer experience has been outstanding from day one,” she says. “I’ve always felt valued, regardless of our size as an organisation.”

She particularly values the proactive engagement and regular check-ins provided by the customer success team.

“I probably would have said I only needed a call every six months, but the regular conversations have been incredibly helpful. They give me an opportunity to raise questions, share feedback and make sure we’re getting maximum value from the platform.”

Looking Ahead

As regulatory expectations continue to evolve, Northern Community Bank remains committed to maintaining a robust compliance framework that supports both growth and member trust.

For Magdalena, LexisNexis Regulatory Compliance has become an essential part of that strategy.

“It helps me put compliance into practice every day. It provides reliable information, saves valuable time, improves communication across the organisation and gives me confidence in the decisions I’m making. For our business, it has become an indispensable compliance resource.”

About LexisNexis Regulatory Compliance

LexisNexis Regulatory Compliance helps you forge a clear path to compliance.

With LexisNexis content know-how at the core, our compliance registers, alerts, and information-driven solutions make compliance uncomplicated for GRC professionals across the globe.

- Find relevant obligations faster with jargon-free registers that are aligned with your business processes.
- Stay up to date with near real-time alerts delivered straight to your inbox when you may be impacted by regulatory change.
- Explore your compliance obligations under a particular regulator, or a particular compliance source, with SourceData.
- Engage with the wider compliance community and LexisNexis experts through the Community Portal, our self-support platform.
- Access comprehensive, current LexisNexis content that meets your unique needs, with key core modules relevant to all businesses, and a rapidnaccelerating roadmap of industry-specific modules that guide your path to compliance.

Authored by leading legal, attorney and industry experts, and supported by flexible technology that works the way you do, LexisNexis Regulatory Compliance gives you peace of mind while saving time and money.

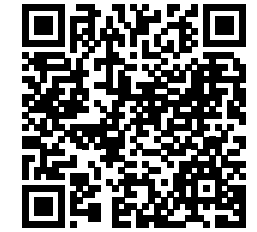
About LexisNexis

LexisNexis is part of RELX Group, a world-leading provider of information and analytics for professional and business customers across industries. LexisNexis helps customers to achieve their goals in more than 175 countries, across six continents, with over 10,000 employees.



Your Tailored Demonstration

If you would like a demonstration of LexisNexis Regulatory Compliance, click here. →



Call 1800 772 772

Email RegulatoryComplianceUK@lexisnexis.co.uk

Visit www.lexisnexis.co.uk/products/regulatory-compliance

