



## **Tiffany R. Couch, CPA/CFF, CFE**

*Founder/CEO*

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### **Summary**

Ms. Couch has more than 21 years of experience in the field of accounting. Her expertise is in matters involving fraud investigation, forensic accounting, contract and regulatory compliance, internal control risk assessment, and complex litigation. Professional background and experience includes audit, tax, and business consulting services for government, publically traded companies, and privately held business entities in a range of industries.

Ms. Couch was elected to the Association of Certified Fraud Examiners' (ACFE) Board of Regents for a two-year term (2015-2016) and held the position of Chair in her final year of service. The Board of Regents is responsible for setting ACFE membership standards, establishing continuing education requirements, establishing, modifying, and enforcing the Code of Professional Ethics and promoting the Certified Fraud Examiner profession.

Ms. Couch is the winner of the 2014 James R. Baker Speaker of the Year, presented by the Association of Certified Fraud Examiners to honor an individual who has demonstrated the true spirit of leadership in communication, presentation and quality instruction. She is also an honoree of the 2007 Accomplished & Under 40 award. Community leaders recognize their "rising stars" in this event, which is hosted by the Vancouver Business Journal.

Acuity Forensics is a three-time winner of the Vancouver Business Journal's annual Business Growth Awards.

Ms. Couch is the author of *The Thief in Your Company*, a book which highlights the emotional and financial impacts of financial fraud on organizations of all sizes.

## Employment History

Ms. Couch formed Acuity Forensics in 2007. Before forming Acuity Forensics, Ms. Couch worked as a manager in several local and regional CPA firms in Washington, Oregon and California, with roles as a financial statement auditor, tax preparer, and forensic accountant, serving clients in a wide range of industries.

In her early career, Ms. Couch worked as an accounting manager for a large international lumber company and was a business analyst for Boeing Company.

## Education

Bachelor of Science, Accounting, Central Washington University, *cum laude*, 1997

## Professional Designations and Affiliations

- Certified Public Accountant licensed in California and Washington, with practice privileges in Oregon
- Certified in Financial Forensics
- Certified Fraud Examiner
  - Board of Regents (2015-2016)
    - Vice-Chair (2015)
    - Chairwoman (2016)
- Washington State Society of CPAs (WSCPAs)
  - WSCPAs Southwest Chapter Board of Directors, 2006-2012
- Member of the Association of Certified Fraud Examiners (ACFE)
  - Faculty Member
- Member of the American Institute of Certified Public Accountants (AICPA)
- Member of the AICPA Forensic and Valuation Services Section



**Expert Witness Testimony**

Arbitration, Seattle, Washington – May 2018

**Robert Merrill v. Steve Ramberg**

*Served as independent neutral accountant and expert for dissolution of commercial fishing operation and commercial real estate venture. Reconstructed five years' financial records.*

Arbitration, Portland, Oregon – May 2018

**Allergy & Dermatology Veterinary Referral Center, Inc. and Terese DeManuelle v. Animal Dermatology Group, Inc., et al.**

*Expert witness for Claimants in dispute involving sale of stock.*

Superior Court of the State of Washington, Yakima County – March 2018

**Johnny's Quality Exteriors, Inc. v. Rigoberto Carrasco and Enedina Carrasco**

*Expert witness regarding creation and changing of documents in QuickBooks.*

Superior Court of the State of Washington, Clark County – January 2018

**Holyk, Amy Ellen v. The Hartford**

*Served as defense's forensic accounting in matter regarding business interruption claim.*

Superior Court of the State of Washington, Clark County – Dec. 2017, Nov. 2017, March 2017

**Brenda A. Wilson v. Gary W. Wilson**

*Court-appointed neutral accountant to determine sources and uses of funds for rental properties in divorce dispute.*

Grand Jury Hearing for State of Oregon, Multnomah County – November 2017

**State of Oregon v. Nikki Lynn Davis**

*Financial investigation related to misuse of corporate credit card.*

Circuit Court of the State of Oregon, Clatsop County – October 2017

**Param Hotel Corp. v. Port of Astoria, et al**

*Business income loss damages calculation for plaintiff in a breach of contract lawsuit.*

Superior Court of the State of Washington, Clark County – September 2017

**George A. Robinson v. Mary V. Robinson**

*Asset tracing for inherited funds.*

District Court, City and County of Denver, CO – August 2017

**John Van Rees, Sr. v. Unleaded Software, Inc.**

*Analysis to determine business income losses sustained as a result of a breach of contract.*



**Expert Witness Testimony**

Superior Court of the State of Washington, Clark County – June 2017

**State of Washington v. Liska Stokes**

*Financial investigation related to cash skimming scheme by Little League treasurer.*

Circuit Court of the State of Oregon, Polk County – March 2017

**Jennifer Bustamante and Luan Nguyen v. Melissa Cuanas, et al**

*Forensic accounting of two memory care homes in shareholder dispute.*

Superior Court of the State of Washington, Clark County – January 2017

**Sandra Lee Sly, et al v. Kathlyn M. Boyle, et al**

*Forensic accounting of 25+ years of statements for 19 separate investment accounts in trust-related dispute.*

Arbitration, Portland Oregon – July 2016

**DWD Family Investments, LLC v. Robert G. Johnson, and Marathon Property Investments, LLC**

*Analyze property management and construction-related records in shareholder dispute.*

Superior Court of the State of Washington, Clark County – June 2016

**Henry G. Luken III, and Christensen Financing, LLC v. Christensen Shipyards, Ltd.**

*Forensic accounting, claims administration, and general accounting services during court-ordered Receivership.*

United States District Court, District of Oregon – May 2016

**United States of America v. David G. Kiraz, George D. Kiraz, Daniel G. Kiraz and Marci K. Kiraz**

*Served as defense's forensic accounting expert in the analysis of federal income tax returns.*

Superior Court of the State of Washington, County of Pierce – March 2016

**Spokane Rock I, LLC vs. Doty Beardsley Rosengren & Co, P.S., et al.**

*Analysis and opinions related to CPA duty of care in preparing tax returns.*

United States Bankruptcy Court of the State of Washington, Western District at Seattle – Nov. 2015

**Chrystina M Cupp and Evan H. Sturtevant v. Jason Paul Chabot, Megan Dugan**

*Forensic accounting to verify veracity of debtors' claims of income and expenses.*

United States Bankruptcy Court of the State of Washington, Western District at Tacoma – June 2015

**Shelli Bourgoine v. Gary James Hostetler**

*Forensic accounting to re-establish bookkeeping records at a restaurant.*



**Expert Witness Testimony**

Superior Court of the State of Washington, County of King – June 2015

**Sally Howard and Catherine Crosslin v. Villa Marina Association of Apartment Owners**

*Accounting investigation into handling of funds and financial reporting by Property Management Company.*

Superior Court of the State of Washington, County of Clark – May 2015

**Imogene Theresa Lenhart v. James Lenhart**

*Financial investigation related to missing funds in a divorce dispute.*

United States District Court, District of Oregon – October 2014

**United States of America v. David Schrader**

*Financial investigation resulting in the discovery of a theft scheme of \$1.4 million.*

Superior Court of the State of Washington, County of Clark – September 2014

**Hougan v. Hougan**

*Review financial documents in divorce dispute.*

Superior Court of the State of Washington, County of Clark – June 2014

**Leonard v. Leonard**

*Review financial documents in divorce dispute.*

Superior Court of the State of Washington, County of Clark – April 2014 and January 2014

**Iron Gate Partners 5, LLC v. Tapio Construction, Inc., et al**

*Business income loss calculation for self-storage business.*

Circuit Court of the State of Oregon, County of Multnomah – April 2014

**Bartholemy, et al v. Chris Koback and Hathaway Koback Connors LLP**

*Calculate losses related to alleged breach of contract dispute.*

Circuit Court of the State of Oregon, County of Multnomah – June 2013

**Dr. Bott, LLC and Eric W. Prentice v. Dr. Roderich Bott; Dr. Roderich Bott v. Eric W. Prentice and Dr. Bott, LLC**

*Rebuttal witness to opposing forensic accounting expert related to fraud and business management related issues.*

United States District Court, Eastern District of Washington – May 2013

**United States of America v. Jeffrey J Gordon, et al**

*Served as defense's forensic accounting expert in the analysis of crop insurance reporting and payouts.*



**Expert Witness Testimony**

Arbitration, State of Maryland – September 2011

**Amir Bamdad v. Design International Incorporated and Ann Maria Baldine**

*Financial investigation involving alleged diversion of business relationships and funds by business partner.*

Arbitration, State of Washington – July 2011 and August 2011

**Christopher Arroyo v. Urology Clinic of Southwest Washington, P.S.**

*Provided financial-related calculations related to a compensation contract.*

Arbitration, State of Oregon – July 2011

**Gratreak v. Canyon Property Management LLC**

*Accounting investigation into handling of funds and financial reporting by Property Management Company.*

Arbitration, State of Oregon – December 2010

**Johnson v. Austin Mutual Insurance Company**

*Served as defense expert in alleged business income loss insurance claim.*

Superior Court of the State of Washington, County of Clark – October 2010

**Bloemke v. Bloemke**

*Provided testimony as to the sources and uses of alleged separate funds during a marriage.*

Superior Court of the State of Arizona, County of Maricopa – April 2010

**Gun Bo, LLC vs. John Cork, et al**

*Served as plaintiff's expert in identifying the nature and source of defendant's assets in contract dispute.*

Superior Court of the State of Washington, County of Cowlitz – February 2010 and March 2010

**LaChance v. LaChance**

*Provided testimony as to the sources and uses of funds during a marriage.*

Superior Court of the State of Washington, County of Douglas – January 2010

**Shou Shia Wang v. Ta Chi, Inc. v. Jong Seng Cold Storage LLC, et al.**

*Conducted financial investigation and provided accountings on behalf of defendant in damages claim against former business manager.*

Superior Court of the State of Washington, County of Yakima – August 2009

**Ken Wilcox and Kim Wilcox, husband and wife, dba KW Farms vs. Clasen Fruit and Cold Storage Company, et al.**

*Served as plaintiff's expert in a contract dispute.*



## Expert Witness Testimony

Superior Court of the State of Washington, County of Kittitas – May 2009 and March 2010

**Bhisham Saini and Neena Saini, husband and wife (Plaintiff), PNS Properties, Inc. (Derivative Plaintiff) vs. PNS Properties, Inc., Parminder Singh Gillon and Bhupinder Gillon**

*Served as plaintiff's expert in a partnership dispute.*

United States District Court, Eastern District of Washington – August 2008

**St. Paul Cathedral School v. United States of America**

*Financial investigation resulting in the discovery of more than \$200,000 of theft losses.*

State of Oregon Circuit Court, County of Multnomah – May 2007

**William T. Brisson vs. Farmers Insurance Company of Oregon, et al**

*Served as defense expert in alleged business income loss insurance claim.*

## Representative Project Experience

- After it was alleged that a prominent former National Football League player had criminally defrauded the State of Washington Department of Revenue by not paying business taxes related to his health clubs, conducted an investigation into the operations of the clubs. Discovered that client's former business partner had defrauded the clubs of hundreds of thousands of dollars, causing significant cash flow deficits. Findings led to the dismissal of 30 criminal theft and fraud charges against client.
- In a breach of contract matter, calculated damages to a hotelier after a failed business deal. Using financial reports from hotelier's other properties, calculated expected business income for property in question. Findings and analysis led to a \$4 million breach of contract verdict to hotelier.
- Analyzed tens of thousands of documents and drafted a key report for a client's damages claim involving wrongdoing by their former manager. Analysis uncovered claims that were unknown to client and counsel at the beginning of the case. Provided expert witness testimony and litigation support assistance to counsel during the majority of an 8-day trial.
- For a large international casino and entertainment conglomerate, worked with their fraud investigation department to identify fraud prevention and detection techniques, provide internal control recommendations, and train their staff on the same.



## Representative Project Experience

- Conducted a fraud investigation for a successful physicians' practice after it was discovered that the long-term office manager had overpaid herself wages. Our investigation uncovered evidence of a significant, but previously unknown, cash skimming scheme in excess of \$200,000. Findings were instrumental in the recovery of full payment of losses on an employee dishonesty claim.
- For an agricultural conglomerate, performed a fraud examination that culminated in a report documenting 325 instances of falsified disbursements resulting in substantial loss to the client. Provided ongoing services including an internal controls review and financial statement reconstruction. Findings were instrumental in the recovery of funds on an employee dishonesty claim. Findings also resulted in the conviction of the client's former employee in Federal Court.
- After it was alleged that a senior executive for a publicly traded company had falsified a signature on an expense report, an investigation was conducted. Our work uncovered a \$1.4 million expense reimbursement scheme. Report and evidence presented resulted in a federal indictment and guilty plea in Federal Court.
- Served as the accountant for the Receiver in a large Washington State Receivership. Work performed included the identification and administration of more than \$13 million in claims, creating and maintaining the accounting operation of a multi-million dollar shipyard, and the forensic accounting of more than 12 years of historical data to identify various claims against the Company's insiders.
- Conducted a fraud investigation for two fruit growers and warehouses after it was discovered their former joint controller had admitted to taking a significant sum of money. Investigation revealed the sum was much larger; findings were instrumental in the recovery of more than \$1M in insurance proceeds and the conviction of the former controller in State and Federal Court.
- In a federal defense case, conducted the accounting for several years of a pharmacy's data to identify and quantify potential Medicare and Medicaid overbillings. Work performed reduced the government's alleged losses by nearly one-third, resulting in a significantly reduced sentence for the defendant





## Lectures & Seminars

- Author and Instructor, *"Building Your Fraud Examination Practice"*, Develop and teach curriculum for Association of Certified Fraud Examiners, April 2018; September, 2016
- Author and Instructor, *"The Thief in Your Bank"*, Key Note for Federal Financial Institutions Examination Council's (FDIC) Financial Crimes Seminar, March and May 2018; September and June 2017
- Author and Instructor *"Corporate Audit Investigations Training"*, Boeing Company, February 2018
- Author and Instructor, *"Fraud Master's Seminar"*, 16 hours CPE training, December 2017
- Author and Instructor, *"The Thief in Your Company"*, Sheet Metal Air Conditioning National Association (SMACNA) Annual Convention, October 2017
- Author and Instructor, *"Data Breaches and Lost Information – What's your Risk?"*, International Federation of Employee Benefit Plans, July 2017
- Instructor, *"CFE Exam Review Course"*, Association of Certified Fraud Examiners, July 2017; February 2017; August 2016; July 2016; July 2015; October 2011; November 2010
- Author and Instructor, *"The Thief in Your Company"*, Central Ohio ACFE Emerging Trends Fraud Conference, May 2017
- Author and Instructor, *"Finding Hidden Assets"*, Washington Association for Prosecuting Attorneys CLE Conference, May 2017
- Instructor, *"Principles of Fraud Examination"*, Association of Certified Fraud Examiners, December and April 2016; December and April 2015; December and April 2014; December and April 2013; December and May 2012; December and July 2011
- Author and Instructor, *"Interviewing Skills for Auditors"*, Oklahoma ACFE Fraud Conference, November 2016
- Instructor, *"Fraud Risk Assessment"*, Association of Certified Fraud Examiners, December and July 2014



## Tiffany R. Couch, CPA/CFF, CFE (cont.)

### Lectures & Seminars

- Instructor, “*Conducting Internal Investigations*”, ACFE, November 2014
- Instructor, “*Auditing for Internal Fraud*”, Association of Certified Fraud Examiners, August 2014; July 2014; April 2014; September 2013
- Author and Instructor, “*Fraud Primer: Understanding Fraud Risk, Interviewing Techniques, and More*”, Institute of Internal Auditors – Vancouver Island, BC Chapter, July 2014
- Author and Instructor, “*Finding your Client’s Money*”, Clark County Bar Association, September 2013
- Author and Instructor, “*Financial Statement Fraud, Not Just Wall Street’s Problem*”, 8 Hour CPE Course, Washington Society of CPAs, August 2011
- Guest Lecturer, “*Considering Fraud in a Financial Statement Audit*”, Auditing (Acct 433), Washington State University, Vancouver (Dr. Claire Latham), Spring and Summer Semesters (2009 – 2018)
- Guest Lecturer, “*Using Data Analysis in Fraud Examinations*”, Forensic Studies and Law (FSLAW 662), Stevenson University (Prof. David P. Weber), March 2009

### Selected Presentations

- “*Investigating Cash Skimming Schemes*”, ACFE Global Conference, June 2017
- “*Overcoming the Barriers of Being the Auditor in a Fraud Examination*”, ACFE Global Conference, June 2016
- “*Women’s Panel – Old School Gender Roles*”, ACFE Global Conference, June 2015
- “*CPA Responsibility and Changing Approach*”, OSCPA Spring Conference, May 2015
- “*Assessing Fraud Risk and Hidden Impacts of Fraud*” Tacoma IMA Meeting, January 2015
- “*Exploring the Hidden Impacts of Fraud*” Oregon ACFE Spring Conference, May 2014
- “*Finding Hidden Assets*” Clark County Bar Association Family Law Section, April 2014
- “*Preventing Financial Abuse*” Friends of the Elder Justice Center Conference, February 2014
- “*Financial Statement Fraud, Not Just Wall Street’s Problem*” Indiana CPA Society Annual Conference, August 2013
- “*Financial Statement Fraud, Not Just Wall Street’s Problem*” ACFE Global Conference, June 2013
- “*External Threats; Financial Statement Fraud*”, Oregon ACFE Fraud Conference, May 2013



## Selected Presentations

- *Medical Practice Fraud, Internal Control Best Practices, and Cooking the Books with Software*, Association of Otolaryngology Administrators, Webinar Series, January –March 2013
- *Columbia River Crossing Update*, Oregon Emerging Local Government Leaders, March 2013
- *“Financial Statement Fraud; Non-Profits Beware”*, Spokane ACFE Fraud Conference, November 2012
- *“Managing Client Expectations”*, 23<sup>rd</sup> Annual ACFE Fraud Conference, June 2012
- *“Fraud and Internal Audit’s Role”*, ACUIA National Conference, June 2012
- *“Medical Practice Fraud, a Growing Trend?”*, Oregon OMGMA Conference, September 2011
- *“Fraud Risk – The Financial Professional’s Responsibility in Educating Clients”*, CADCA Super Conference August 2011
- *“Fraud Risk – The CPA’s Responsibility in Educating Clients”*, ASWA NW Conference, June 2010
- *“Assess Your Company’s Vulnerability to Fraud”*, WSCPA Business & Industry Conference, May 2010

## Publications

- Couch, Tiffany (2018, May), Beware of Fraud by Insiders in Booming Built Environment. *DJC Oregon*
- Couch, Tiffany (2018, May), Six Ways to Prevent Insider Fraud at your Dental Practice. *Dentistry Today*
- Couch, Tiffany (2018, April), Errors, Accidents, Fraud? *Vancouver Business Journal*
- Couch, Tiffany (2017, August), A Thief in the Company. *Seattle Business Magazine*.
- Couch, Tiffany (2017, March), 4 Ways to Prevent Employee Embezzlement. *CPA Magazine*.
- Couch, Tiffany (2015, Fourth Quarter), Laying the Foundation: Maximizing Your Success. *Anti-Fraud Resource Guide*.
- Couch, Tiffany (2015, March/April), Good Guys vs. Bad Guys. *Fraud Magazine, 30, 2*.
- Couch, Tiffany (2014, September/October), Taking the leap to start your business. *Fraud Magazine, 29, 5*.
- Couch, Tiffany (2014, July 25), Don’t let your business become a victim of bank fraud. *Vancouver Business Journal, 21, 29*.
- Couch, Tiffany (2014, Jan 24), Simple ways to protect your business from fraud. *Vancouver Business Journal, 21, 4*.
- Couch, Tiffany (2011, Feb 18), Financial Statement Fraud, Not just Wall Street’s Problem. *Vancouver Business Journal, 18, 8*.



## Tiffany R. Couch, CPA/CFF, CFE (cont.)

### Publications

- Couch, Tiffany (2010, May 28). Opening a bank account, gaining a friend. *Vancouver Business Journal*, 17, 23.
- Rumble, Newt & Couch, Tiffany (2009, September 18). Give a lot, get a lot in return. *Vancouver Business Journal*, 16, 20.
- Couch, Tiffany (2009, November/December). Fraud Risk – The CPA’s role in Educating Clients. *Washington CPA Magazine*, 52, 3.
- Couch, Tiffany (2009, July 24). Faltering economy leads to increase in corporate fraud. *Portland Business Journal*, 26, 20.

### Expert Media Source

- “What Nonprofits Need to Know About Accounting”, **business.com**, by *Katharine Paljug*, March 22, 2018
- “Fighting Fraud for fun and profit”, **Accounting Today podcast**, with *Dan Hood*, September 25, 2017
- “5 Business Expense Card Options for Employers”, **CreditCards.com**, by *Allie Johnson*, September 6, 2017
- “Trump’s 1040 only Scratches the Surface. These Forms have the Real Story,” **CNBC**, by *Darla Mercado*, March 16, 2017
- “How to Spot and Deal with a Thief in Your Company”, **Forbes**, by *Kate Harrison*, March 14, 2017
- “Financial Schemes Against the Elderly are Increasing”, **The New York Times**, by *Constance Gustke*, September 6, 2014
- “A Look Behind Romney’s Taxes”, **NPR’s Marketplace**, by *Kai Ryssdal*, January 24, 2012

### Community Involvement

- Friends of Hospice Southwest, Co-Treasurer, June 2006-Present
- YWCA Clark County, Finance Council, September 2008-July 2009
- Rotary Club of Downtown Vancouver, 2008 - 2014
  - Club Co-Treasurer 2013 – 2014
  - Treasurer, Festival of Trees 2010 - 2011

