

## Registration is Now Open for 2014 Compliance & Software Forum

Regulatory burdens continue to challenge today's financial industry, making the need for practical compliance guidance even greater. We understand that need and invite you to join us for the [FIPCO® 2014 Compliance & Software Forum – Loan and Mortgage](#). Scheduled for November 5-6 in Stevens Point, this conference will help you face these challenges head-on, while helping you improve your productivity, profitability and efficiency.

With options to participate in both beginner and advanced sessions throughout the 2-day event, this year's conference once again features a variety of engaging and informative educational programs, along with valuable networking and social opportunities. Topics of focus include:

- **Compliance Concierge™ Consumer Database & Applications** – Master the use of the consumer database and the process of entering assets and liabilities for individuals.
- **Compliance Concierge™ Commercial / Agricultural Database and Basic Loans (Quick App)** – Learn how to enter companies, guarantors and third party owners into the database including nested entities.
- **Compliance Concierge™ Mortgage In-house and Secondary** – Become an expert in generating mortgage documents and the data that prints on them.
- **Compliance Concierge™ Mortgage Renewal** – Renew a mortgage loan in 10 minutes! See how to set up the Loan Program, create and use a template for this loan type.
- **Compliance Concierge™ Admin Parameters** – It's vital that several staff members know what is available in your system parameters to maximize the efficiency of the software and its users. This session is a must-attend.
- **Compliance Concierge™ GFE and HUD** – This session details how entries made in Compliance Concierge affect the GFE and HUD.
- **Compliance Concierge™ Commercial / Agricultural Advanced (Quick App)** – We'll give you tips on completing Lines of Credit, Farm Products, Letters of Credit, Real Estate Loans and other advanced loans.
- **Open Forum – Peer Group Discussion**
- **WBA Legal Compliance Q&A**



Nov. 5-6 · Holiday Inn Hotel and Convention Center · Stevens Point

When you look at this year's agenda, you'll surely appreciate the wealth of information these sessions offer. But what truly elevates this forum above others is the expertise of the FIPCO Professional Staff. With their exclusive knowledge of the *Compliance Concierge™* system, the FIPCO team imparts a level of experience and understanding that remains unmatched in the industry.

Complete conference information, session descriptions and [online registration](#) is now available on the FIPCO website. Hotel reservations should be made directly through the Holiday Inn Hotel and Convention Center at (715) 344-0200. Please note the special FIPCO room rate of \$102 + tax for single or double occupancy is guaranteed through Oct. 15, 2014. After this date, we cannot guarantee room rate or availability. (Use the Group Block Code: WB4). Additional questions may be directed to the [FIPCO Software Support Department](#) at (800) 722-3498. We look forward to seeing you this November!

## WBA Crowdfunding Escrow Agreement Now Available



It just became a little easier for banks and bank holding companies seeking to leverage Wisconsin's new crowdfunding law. Wisconsin Bankers Association (WBA) and the Boardman & Clark Law Firm have developed a model escrow agreement form that can be utilized between the issuer and the bank in regards to crowdfunding. [The model form is available through FIPCO](#) and is the first of its kind being offered in Wisconsin.

For more information or to purchase the form, contact the [FIPCO Customer Service Department](#) at (800) 722-3498. Crowdfunding presents Wisconsin's banks a new and innovative way of raising capital and interacting with a new demographic of customers. WBA will be hosting a crowdfunding webinar to educate bankers about the law and working with businesses that use these platforms. Watch your e-mail inbox for details. In the meantime, if you have questions on how crowdfunding operates in Wisconsin and how banks can take advantage of the new law, contact WBA's [Mike Semmann](#) at (608) 441-1206.

## Cyber Security Awareness Month

*Look to FIPCO to arm yourself with the tools you need*

Although the Internet offers many conveniences in our work and home environments, our increased connectivity brings an elevated risk of theft, fraud and abuse. And as our way of life increasingly depends on critical infrastructure and the digital technology that operates it, cybersecurity remains one of our country's most important national security priorities.



Because no country, industry, community or individual is immune to today's cyber risks, we each have a role to play in addressing this shared responsibility. With October highlighted as National Cyber Security Awareness Month, it's the perfect time to elevate your awareness of today's security issues and refocus your efforts in facing today's cyber threats.

At the recent Wisconsin Bankers Association Secur-IT Technology and Financial Crimes Conference, FIPCO's Director of IT Services, **Ken Shaurette** stated that one of the key barriers to comprehensive cyber security is that it's still considered just an IT issue. In his presentation titled "Acing a Cyber Security Assessment" Shaurette notes that, because not all professionals within an institution necessarily speak the same language in regards to IT security, it can often create a communications gap between the business and security sides of the organization. "By mastering several key areas of preparedness," he said, "your institution can move forward with greater confidence."

These include:

- Ensuring your top-level executives are up-to-speed on emerging threats;
- Becoming well-versed in existing cyber security recommendations;
- Illustrating your involvement in information-sharing groups; and
- Understanding and articulating how your institution assesses third-party risks and the potential impact on your institution's network.

The presentation at the conference illustrated a tool that can help organizations with self-assessing their environments. The conference presentation can be downloaded from the [FIPCO IT Services Value Added Resources](#) webpage.

With IT resources, professional experts and information-gathering events, your institution can become better-prepared for today's cyber security requirements. Whether assessing the health of your current security program, or strengthening your institution's systems, the [FIPCO IT Audit and Security Department](#) can help you define a plan for effectively managing your security risks and protecting your assets. Contact **Ken Shaurette** at (800) 722-3498 or visit the [FIPCO website](#) for more information.

## Threat Intelligence Briefings Offer Added Value to FIPCO IT Round Tables

As the FFIEC begins piloting CyberSecurity Assessments and the process of regular examinations, financial institutions are expected to undertake various methods of "Threat Intelligence" gathering and sharing. Meet that expectation by attending [FIPCO's IT Round Table events](#). In just a few hours time, you can gain insight into gathering regional threat information and showing examiners how you're staying current on today's CyberSecurity threats.

Set in a relaxed environment, our dialogue format is designed to give all attendees a



forum for networking and discussing the issues that you're currently facing. Simply bring a topic of concern with you, or join the conversation about the following topics and more: CyberSecurity Assessment Preparedness & the NIST Framework; Examiner Hot Buttons; Recent Scams – Incidents; IT Audit and Risk Management Planning; Resiliency – Disaster/Business Continuity Testing; Internal or External IT Audit Planning; and Management and Board Reporting.

As an added bonus, you'll receive 2 hours of continuing education credit for information security training when you attend. We hope you can join us:

- [October 9 - Bank of Oakfield](#)
- [November 13 - Mound City Bank, Platteville](#)

At just \$29 per attendee, this is one event you can't afford to miss. [Register today](#) as space is limited and will fill quickly.

## Web Connections

The FIPCO® Software support staff consistently exceeds the needs and expectations of our customers by providing the highest level of product training and support in a timely and professional manner. Get instant access to:

Update Release Notes

[Loan Software](#) | [Mortgage Software](#) | [Deposit Software](#)

[Tech Tips and Feature Technical Articles](#)  
[Answers to Software FAQs](#)  
[Training and Events Calendar](#)

Your FIPCO user ID and password are required to access this secured area of our website. Need a log-in? [Click here](#).

## From the President



Pamela Kelly

In the financial industry, there really is no substitute for face-to-face contact, and one of the things I enjoy most about our corporation is our commitment to personal interaction with our customers. With the fall season upon us, I want to let you know about an exciting opportunity for you to connect with the FIPCO professional staff, industry experts and FIPCO software users just

like you. Our [2014 Compliance and Software Forum – Loan & Mortgage](#) is scheduled for November 5<sup>th</sup> and 6<sup>th</sup> and promises to be an engaging and informative experience.

The latest in our series of 2014 educational events, this information-packed 2-day conference provides us with a valuable face-to-face opportunity to share best practices for our Compliance Concierge™ software as well as the latest regulatory news. Set in a relaxed environment at the Holiday Inn, Stevens Point, it's a great place to learn about Compliance Concierge's new and improved features, become more efficient with its use, and get the latest tips in managing today's compliance demands.

We've worked diligently to design sessions to help you make the best use of your documentation software, and gain insight into today's industry hot topics. And because you, along with the members of the FIPCO Software User Committee, drive many of the discussion topics highlighted throughout the conference, you're sure to come away with a host of valuable information tailored to financial institutions just like yours.

So as we put the finishing touches on event preparations, I encourage you to take a moment to visit the [FIPCO website](#), where you'll find all the program details you'll need, including event schedules, session descriptions and complete registration information. With today's ever-changing regulatory demands, this compliance and software forum is a must-attend. I look forward to seeing you this November, and—as always—should you have any questions, please feel free to contact me, or any member of the FIPCO staff at (800) 722-3498.

## Maximize the Talents of Your Staff with Proper Education

*Registration is just a click away for upcoming training and webinar courses*

In today's highly-competitive marketplace, it's imperative that you get the most out of your software and technology investment, and, in order to do so, proper education is paramount. With in-house, online and customized training options available, our education and training courses are designed to best fit your needs. [Registration is just a click away](#) for the following sessions and much more:

(All events are *Compliance Concierge™* training courses.)

- Oct. 14, 9am-noon: Real Estate Webinar
- Oct. 15, 9 -10:30am: Commercial & Agriculture Webinar
- Oct. 21, 9am-noon: Deposits Software Front End Training Webinar
- Oct. 22, 9-10:30am: Consumer Loans Webinar
- Oct. 28-29: Loan 2-Day Training Session

*“The webinar really connected with our processors and therefore they came away with a positive feeling about the software and its navigation.”*

– Renee Maas  
Vice President  
State Bank of Reeseville

*“[The FIPCO Trainers] explain things very well. They teach in a way that you can understand, and they really care!”*

– Dana Olson  
Loan Processor  
Shell Lake State Bank

For detailed course descriptions, scheduling, and pricing information, visit the [FIPCO website](#), or contact the [FIPCO Training Department](#) at (800) 722-3498.

**Holiday Collection  
Features Expanded Line**  
*Order by Oct. 14 for delivery  
by Thanksgiving*

The Holiday season will soon be here. Be prepared with a complete stock of sophisticated, eye-catching Holiday products from FIPCO. Our 2014 Holiday Collection features an expanded line of teller receipts, drive-up and currency envelopes, as well as a variety of holiday checks and gift labels. **To ensure delivery prior to Thanksgiving, please place your order by October 14.** Please note that as demand for these unique products continues to increase, quantities of certain items may run out, requiring substitutions. The complete [2014 Holiday Collection catalog and order form can be found online](#) or contact

FIPCO Director – Printing Services, **Brian Wunschel**  
at (800) 722-3498 ext. 260 for details.

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