

Last Chance to Register for Compliance & Software Forum

Event scheduled for Oct. 21-22, Stevens Point

We, at FIPCO understand that your time is valuable, and strive each day to help ensure that the products, services and education we provide are the most efficient and accurate as possible. As we complete the final preparations for our upcoming [Compliance & Software Forum – Loans and Mortgage](#), we invite you to join us in Stevens Point October 21-22 to learn ways to maximize the use of your software and your time.

More than just a user conference, this information-packed educational experience provides us with a valuable face-to-face opportunity to share best practices for [Compliance Concierge™](#) software as well as the latest hot topics in regulatory news.

Set in a relaxed environment at the Holiday Inn, Stevens Point, it's a great place to learn about Compliance Concierge's powerful capabilities, become more efficient with its use, and get the latest tips in managing today's compliance demands. And because you, along with the members of the FIPCO Software User Committee, are the driving force behind the topics we cover, you're sure to come away with a host of valuable information tailored to institutions just like yours.

With options to participate in [Compliance Concierge™](#) software and regulatory sessions throughout the two-day event, this year's conference once again features a variety of engaging and informative educational programs, along with valuable networking and social opportunities. When you look at this year's forum [agenda](#), you'll surely appreciate the wealth of information these sessions offer.

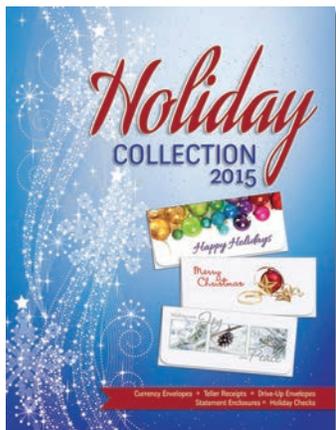
Topics include:

- High Level Overview of TRID by the Wisconsin Bankers Association Legal Department
- [Compliance Concierge™](#) TRID
- [Compliance Concierge™](#) Consumer Loans
- [Compliance Concierge™](#) Commercial / Agricultural Loans
- [Compliance Concierge™](#) Tips and Shortcuts
- [Compliance Concierge™](#) Manufactured Home Loans and HELOCs
- [Compliance Concierge™](#) Admin Parameters
- [Compliance Concierge™](#) 1008 Underwriting Transmittal Summary
- Wisconsin Bankers Association Legal Compliance Q&A

And those who have participated in the past already know—and what new participants will soon know, is that what truly elevates this forum above others is the expertise of the FIPCO professional staff. With their exclusive knowledge of [Compliance Concierge™](#) software, the FIPCO team imparts a level of experience and understanding that remains unmatched in the industry. With today's ever-changing regulatory demands, this compliance and software forum is a must-attend. [Visit the FIPCO website](#) for complete agenda details, session descriptions and registration information. Room reservations should be made directly with the Holiday Inn at (715) 344-0200.



One-Stop Shopping for Holiday Products is Just a Click Away



Place your order by October 13th to ensure delivery by Thanksgiving

The holiday season is just around the corner. Make sure your organization is prepared with a complete stock of eye-catching and sophisticated products available through FIPCO. Our 2015 [Holiday Collection](#) features a full 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 13. We also request that orders for non-Thanksgiving items be placed by October 21. Please note that as demand for these unique products continues to increase, quantities of certain items may run out, requiring substitutions. View the complete [2015 Holiday Collection catalog and order form](#) today, or contact FIPCO Director – Printing Services, **Brian Wunschel** at (800) 722-3498 for details.

Utilize Interfaces to Help Streamline HMDA, CRA Process

To help improve the accuracy and efficiency of your organization's CRA and HMDA management, consider utilizing interfaces available through FIPCO. Our *Compliance Concierge*™ software solution offers the capability to add interfaces for transferring loan data from the loan and mortgage modules to several HMDA/CRA reporting solutions. The following interfaces are currently available for your HMDA/CRA tracking and reporting:

- **CRA Wiz Interface** – Browser-based for maximum flexibility, this interface creates an historic record of all changes, creates accountability by tracking changes, and provides complete documentation of your compliance program for auditing.
- **HMDA/CRA Interface – Census Traks Plus** – We've developed an interface between this full-featured CRA and HMDA analysis and reporting application and *Compliance Concierge*™ Loan and/or Mortgage. With more than 30 standard reports, CTP completes CRA and HMDA submittals and encrypts submission file for email transmission to your reporting agency.
- **HMDA Relief – Questsoft** – Please note that you must subscribe to [Questsoft](#) for any of the following interfaces. HMDA Relief is comprised of three (3) separate interfaces (each sold separately):
 - HMDA Relief – HMDA only
 - HMDA Relief Pro – Fair Lending
 - CRA Relief – CRA only
 HMDA Relief will provide
 - Geocoding
 - APR Calcs
 - LAR Submission
- **HMDA Wiz** – FIPCO has developed a HMDA Wiz Interface to *Compliance Concierge*™ Loan and/or Mortgage to integrate with this HMDA-only compliance solution.

For more information contact the [FIPCO Customer Service Department](#) at (800) 722-3498.

I didn't know...
FIPCO
could add bar codes to forms within *Compliance Concierge*™ software.

Contact the [FIPCO Customer Service Department](#) today for availability and pricing information.

fipcosales@fipco.com | 800.722.3498

Threat Intelligence Briefings Headed to New Richmond, Madison

On June 30, 2015 the FFIEC released their CyberSecurity Assessments tool with the expectation that financial institutions continue to use various methods of gathering "Threat Intelligence." Attend one of our upcoming [Threat Intelligence Briefings](#) to help meet that expectation. Conducted in a "round table" format, these events are designed to give participants a forum for networking and discussing today's current issues, with an emphasis on sharing experiences and learning from your peer group.

Facilitated by FIPCO's Director of IT services [Ken Shaurette](#), this event will allow you to share strategies for preventing, detecting and responding to attacks, as well as discussing methods for showing examiners how you're staying current on today's threats. Potential topics of discussion may include:

- Examiner Hot Buttons
- Recent Scams, Incidents
- IT Audit and Risk Management Planning
- Mock Disaster/Business Continuity IT Audit
- Planning for an Internal or External IT Audit
- Acing an IT Audit or Exam
- Management and Board Reporting
- Solutions to Make IT Audit and Security Easier

As an added bonus, you'll also receive 2 hours of continuing education credit for information security training when you attend. At just \$29 per registrant, you won't want to miss out. Our next event is scheduled for **November 19th** in **New Richmond** and **December 17th** in **Madison**. Space is limited and will fill quickly so be sure to [register today!](#)



"Thank you Lori for doing such a **great job getting our bar codes in place**. You explained everything perfectly and got the job done in the timeframe promised."

Jill Kremer | *Integrity First Bank, Wausau*

From the President



Pamela Kelly

As of October 3, the effective date for the new TILA/RESPA requirements has officially arrived, putting into place the CFPB's "Know Before You Owe" rules. From the time of the initial announcement, our organization took a proactive and aggressive approach, working tirelessly to prepare our software, our staff, and our customers for the new compliance requirements.

For example, our Compliance and [Software Training](#) departments teamed up to present a series of training webinars specifically focusing on the new TILA/RESPA requirements. These highly-informative education events provided participants with an overview of the regulation, as well as Compliance Concierge™ software training on the new screens and forms. Along with this comprehensive education and training, our [Software Support](#) department provided many helpful resources to aid our customers through this transition. Current customers and registered users of the FIPCO website were provided access to a "Sneak-a-Peak" PowerPoint illustrating how the forms and screens would look within [Compliance Concierge™](#) software, as well as a helpful checklist and fillable spreadsheet.

With the expertise of our legal counsel, our Software Development, Training and Support Departments thoroughly and methodically tested the TILA/RESPA screens and forms within [Compliance Concierge™](#) and subsequently released the new version of the software on September 15th. And while the final release took longer than originally estimated, I hope you'll agree that the end product has resulted in a smoother, cleaner release.

As with all our releases, this update includes the most highly-regarded resource of all—the knowledge and expertise of the [FIPCO professional staff](#). Providing you with ongoing education and support throughout this process, we'll continue to guide you as you move forward into this new era of regulation. [Helpful video clips](#) are now posted to the FIPCO website and more will be added as needed. In addition, our upcoming [Compliance & Software Forum](#) will feature multiple sessions on TILA/RESPA so be sure to join us October 21-22 for this engaging and informative event.

Should you require specific assistance related to TILA/RESPA compliance, or any other changes in regulation, we're just a call, click or email away. For further information on how we can assist your institution, please feel free to contact me, or any member of our staff at (800) 722-3498.

Pam Kelly is President of FIPCO® and can be reached at pkelly@fipco.com.

Risk Management Simplified

Newest FIPCO endorsed vendor offers guidance, security risk management tools

In continuing our efforts to provide you with the most comprehensive and effective tools for addressing today's security risks, we are pleased to offer access to our newest endorsed vendor **Secure Banking Solutions** (SBS). By working with financial institutions, government regulators, university professors and the National Center for Information Security, SBS has constructed **TRAC**, a proprietary process for building and maintaining a strong Information Security program. Originally developed as an IT risk assessment tool, TRAC has evolved into a full-fledged information security software suite.

As an integrated, web-based cyber security risk management software tool, TRAC simplifies the risk management process to allow the user to make more informed security decisions. Some of the system's highlights include: Automated IT Risk Management; Policy Creation; Policy Management; Recommendation Tracking; Business Continuity Plan Creation; BSA Risk Management; Third Party Management; and Commercial Account Risk.

To learn more about Secure Banking Solutions' TRAC software suite, or any of FIPCO's endorsed vendors, please contact the [FIPCO Customer Service Department](#) at (800) 722-3498.

Optimize Efficiency, Accuracy Through FIPCO Software Training

Upcoming FIPCO training events include the following:

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

Oct. 7, 9am-10:30am:	Basic Consumer Webinar
Oct. 8, 9am-11am:	Commercial Webinar
Oct. 8, 1pm-3pm:	Ag Webinar
Oct. 12-14, 8:30am-4pm:	3-Day Loan/Mortgage Training
Oct. 21-22:	Loan/Mortgage Software & Compliance Forum
Oct. 27, 8:30am-Noon:	Real Estate Webinar
Oct. 28, 9am-Noon:	Deposits Webinar

For more information, visit the [FIPCO website](#), or contact the [FIPCO Training Department](#) at (800) 722-3498.