## Loan + Mortgage Compliance & Software Forum a Success!

### Here's what people are saying about this year's event

"Great Job! Everyone feels very comfortable and well taken care of. And many compliments on the preparation of material and presentations. Thanks for all you do!"

> – **LaRue C. Wills**, Mayville Savings Bank

"Very helpful information with well-described, thorough answers."

> – **Jillian McGrath**,
> Loan Processor, Citizens State Bank, La Crosse

**Thank You to Our 2015 Forum Sponsors:**

» Arch Mortgage Insurance
» American Bank Systems
» Federal Home Loan Bank of Chicago
» Kroll Factual Data
» Merchants Bank

"Great Regulatory Spotlight and Legal Q&A. Always informative!"

> – **Erin Hanson**,
> Loan Processing Manager, Citizens State Bank, La Crosse

"In this regulatory changing world, it's reassuring to have FIPCO's *Compliance Concierge*™ forms and knowledgeable staff on our team."

> – **Lisa Ketchum**,
> Independence State Bank



FIPCO Software User Committee members **Annie Zellmer**, Bank of Deerfield, and **Kristina Anderson**, McFarland State Bank, network during the recent Loan + Mortgage Compliance and Software Forum.

## 2016 Financial Directory Features New, Ad-Free Format

### Pre-order this valuable resource today!



For years, financial institution employees have depended on the *Wisconsin Financial Institutions Directory*™ for reliable information about the state's depository institutions. We're pleased to announce that this comprehensive resource has been revised into a more streamlined format. The new *American Financial Directory*® is ad-free and features the same institution information, without the distraction of advertisements and non-institution information.

Available through FIPCO, the annual directory features the most current Wisconsin financial institution information, including every depository institution and branch in the state, listed by city. The handy size (4½" x 9") includes nearly 300 pages of directory listings. Your staff will appreciate the ease-of-use for completing essential tasks such as verifying funds transfer information, finding peer contacts, staying up-to-date on competitors, and confirming office hours.

Contact the FIPCO Customer Service Department at (800) 722-3498 or visit the FIPCO website for complete product and pricing details, including Wisconsin Bankers Association (WBA) special member pricing. Limited quantities of the 2016 *American Financial Directory*® are available, so be sure to order soon!

## Forum Notebooks Available
### Missed the Event? You can still benefit from this helpful resource

If you were unable to attend the Loan and Mortgage Software & Compliance Forum, but would still like to benefit from the information shared during the event, you're in luck! Copies of the 2015 conference notebook are now available. Containing important information related to *Compliance Concierge™* software, this is a must-have informational resource for your institution. Topics covered include:

- *Compliance Concierge™* Tips and Shortcuts
- 1003 Application Liabilities & 1008 Underwriting Transmittal Summary
- *Compliance Concierge™* Agricultural Loans & Lines of Credit
- *Compliance Concierge™* Commercial Loans & Lines of Credit
- *Compliance Concierge™* Manufactured Homes and HELOCs
- Flood Insurance
- *Compliance Concierge™* Consumer Loans & Lines of Credit
- *Compliance Concierge™* Admin Parameters
- Legal Review – Regulatory Spotlight Focused on TRID
- *Compliance Concierge™* TRID

For further details, or to place an order, visit the FIPCO website or contact the FIPCO Customer Service Department at (800) 722-3498. *(Note: Supply is limited to notebooks already printed – no additional copies will be printed.)*

## Look to FIPCO as Your Compliance Resource

With today's unparalleled regulatory scrutiny, remaining compliant continues to be an increasingly complex and time-consuming challenge. We can help you address today's compliance requirements with comprehensive products and services that are tailor-made to help you meet–and exceed– regulator expectations.

### Compliance Concierge™
As a modular software suite, *Compliance Concierge*™ is capable of integrating distinct lines of products, including the loan, mortgage and deposit modules. Featuring several powerful reporting tools, *Compliance Concierge*™ is the only deposit account opening and loan origination software in existence that has the trusted Wisconsin Bankers Association (WBA) forms at its core.

### IT Audit & Security Services
Emphasizing a proactive approach to risk management, our IT Audit and Security Services can help you successfully identify control improvements in your information security programs. Our advisors will work with you to develop a risk-focused strategy for improving your institution's controls to best mitigate potential areas of risk. And, we'll deliver actionable remediation to your financial institution—a crucial step that sets our services apart from the rest.

### Your Home Loan Toolkit
Developed as part of the "Know Before You Owe" mortgage initiative, CFPB's home loan toolkit is designed for use in connection with the new Loan Estimate and Closing Disclosure forms, and must be provided to mortgage applicants as a part of the application process. Order online today.

Designed to keep your financial institution compliant, these products and services come with the customer service and support that has given FIPCO its user-friendly reputation. The same people you are already familiar with are standing by to provide the same expert advice and assistance. For further information, please contact the FIPCO Customer Service Department today.

## Maximize Efficiency, Accuracy with Interfaces
*Compliance Concierge™ capable of sharing data with credit reporting service*

As a powerful tool for maximizing precision, interfaces work behind-the-scenes to provide users with direct and timely access to correct information, while virtually eliminating the potential for costly errors that can often result from duplicate data entry. *Compliance Concierge*™ offers the ability to add interface functionality to capitalize on the power of your software while maximizing the efficiency and accuracy of your daily workflow. Current credit bureau interfaces to *Compliance Concierge*™ include the following:

### Kroll Factual Data Bureau Express℠ Interface
Kroll Factual Data's Bureau Express℠ is a web-based credit reporting service that uses Experian, TransUnion, and Equifax reporting agencies. Providing a tri-merge credit report from one or all three credit bureaus, the system can also return a FICO score and an OFAC check with each bureau. Once the data report is received, the interface extracts the liability information from the report and populates the liability screen in *Compliance Concierge*™ Loan and Mortgage. (Subscription to Kroll Factual Data is required.)

### Kroll Factual Data Flood Certification Interface
Flood Certifications may be obtained from Kroll Factual Data. Ordered directly from *Compliance Concierge*™, the interface returns a Flood Certification report directly to the system. (This interface is not applicable for re-certifications.)

For more information about FIPCO's interfaces, please contact the FIPCO Customer Service Department at (800) 722-3498.

---

*"We are very pleased that we have decided to purchase FIPCO's Compliance Concierge™ loan documentation software. It has performed very well and FIPCO has worked with us to solve any questions or issues in a timely manner!"*

*– Randall Bobholz*
*President & CEO, Farmers & Merchants Union Bank, Columbus*

## FIPCO Holiday Support Hours

In observance of the Thanksgiving holiday, the FIPCO and Wisconsin Bankers Association offices will be closed on Thursday, Nov. 26 and Friday, Nov. 27. Please note that FIPCO will provide on-call software support service by dialing (800) 722-3498 on the following days:

- Friday, Nov. 27 from 8am – 8pm
- Saturday, Nov. 28 from 8am – 12pm

We will resume regular customer service hours on Monday, Nov. 30th. Questions regarding holiday support hours may be directed to the FIPCO Software Support Department at (800) 722-3498. The FIPCO professional staff extends warm wishes for a Happy Thanksgiving!

## Provide Your Staff with the Tools for Success

*Education through FIPCO can help staff become better, more efficient software users*

As greater responsibilities are placed on your professional staff, it's important to provide them with the necessary tools to promote your institution's success. Participants of FIPCO's education and training courses not only become familiar with the methods of software operation, but also understand the reasoning behind why those processes are necessary.

As trainers and software users ourselves, we know from experience what it's like to learn a new piece of software. And with the many changes in legislation, technology and the shifting needs of our customers, the resources we provide are quickly updated when changes occur. With in-house, online and customized training options available, FIPCO's education and training courses are designed to best fit your needs:

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

Nov. 9, 8:30am-4pm:       3-Day Loan/Mortgage Training
Nov. 13, 9am-Noon:       Deposits Webinar
Nov. 17, 8:30am-Noon:    Real Estate Webinar
Nov. 18, 9am-10:30am:    Basic Consumer Webinar
Nov. 24, 9am-11am:       Commercial Webinar
Nov. 24, 1pm-3pm:         Ag Webinar

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

## I didn't know...
# FIPCO
### offers on-site training.

Contact the FIPCO Customer Service Department today for availability and pricing information.

fipcosales@fipco.com | 800.722.3498

## Registration Open for Madison Threat Intelligence Briefing

*Earn two hours of continuing education credit for participating*

Stay current on the latest methods of gathering "Threat Intelligence" by participating in our

**FIPCO® IT Threat Intelligence Briefings**

upcoming Threat Intelligence Briefing. Conducted in a relaxed, round table format, this discussion session is 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. And, you'll 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. Reservations are now being accepted for our next event, scheduled for December 17th in Madison. Space is limited and will fill quickly so be sure to register today!

"FIPCO's on-site training was **easy to coordinate** and allowed us to **train multiple staff** members from multiple locations – plus, no travel expenses or overnight stays!"

*Heather Bidwell* | *The Portage County Bank Stevens Point*