

Compliance Update Information:

Stay Current with Updated Training Resources



Compliance Concierge™ just keeps getting better and better, and we want to make sure that you have the tools to find out exactly what's new. To help you quickly and easily familiarize yourself with recent enhancements to this comprehensive loan origination and account opening system, the [FIPCO Training Department](#) is providing access to updated versions of the training materials.

"As we continue to integrate document updates and enhancements into *Compliance Concierge™*, we're able to immediately share those changes with our current trainees," said FIPCO Director – Software Development and Services, **Annette Witkowski**. "By making this information available on our website, our goal is to ensure that all *Compliance Concierge™* users can fully benefit from this valuable resource."

To access the [updated training materials](#), Loan and Mortgage *Compliance Concierge™* users may simply log-in to the password-protected information portal on the [FIPCO website](#) and select "Software Support" followed by "Compliance Concierge" and "Loan & Mortgage Manuals."

"We've received a lot of positive feedback from our Loan and Mortgage users about offering this information on the web," Witkowski said. "And soon, users of the Deposit module will have access to these beneficial resources as well."

Available in PDF format, recent updates to the training materials include: Features and Functionality; Administration Portal; Client Information; Commercial & Agricultural Loan; Auto Loan; and Real Estate Loan Analysis & Disposition.

If you are not a current *Compliance Concierge™* software user and would like to find out how your institution can best leverage the robust functionality of this comprehensive solution, please [contact us](#) today for a free personalized demonstration.

Looking Ahead: Software Updated for 2014 Requirements

The January, 2014 regulation reform deadline is quickly approaching. And although numerous changes can lead to uncertainty and apprehension, you can rest easy with the confidence that FIPCO's *Compliance Concierge™* and Financial Link software solutions will be up to date and in full compliance.

To help prepare and keep you informed of the changes for the New Year, we are providing a wealth of beneficial information in a user-friendly and readily-accessible format. Your FIPCO licensed software user log-in ID and password grant you instant access to these, and many more valuable resources:

- The [Compliance Concierge™ Regulation Changes for January 2014](#) and [Financial Link Regulation Changes for January 2014](#) information portals provide current and accurate details regarding the preparations for the new regulatory rules effective January,

2014 including recent revisions like the WBA 458 Mortgage Note, WBA 455 Consumer Universal Note and WBA 451 Consumer Note.

- Continuously updated for your use, the [Compliance Concierge™ status](#) page contains data outlining all changes for loan, mortgage and deposit products, and the [Frequently Asked Questions](#) offers clarifications to the topics that affect you most.

We thank you for your continued support and invite you to share your questions or comments by contacting any member of the [FIPCO staff](#).

FIPCO will continue to maintain and support Financial Link software through Feb. 25, 2014, so be sure to utilize the many resources available to you on the FIPCO website and the [FIPCO Software Support Department](#).



Holiday Support / Customer Service Reminder

Please note the modified schedule to FIPCO software support and customer service during the upcoming Holiday season:

- Tuesday, Dec. 24 – Regular software support services from 8 a.m. – noon. FIPCO will provide on-call software support service from noon – 5 p.m. by dialing (800) 722-3498.
- Wednesday, Dec. 25 – Offices closed. No software support or on-call services.
- Thursday, Dec. 26 – Tuesday, Dec. 31 – Regular weekday software support and evening/weekend on-call support services.
- Wednesday, Jan. 1 – Offices closed. No software support or on-call services.

FIPCO will resume normal software support and customer service hours again on Thursday, Jan. 2, 2014. Questions regarding FIPCO's holiday support hours may be directed to the [FIPCO Software Support Department](#) at (800) 722-3498. We wish you all the best this Holiday season!



Tech Conference Features FIPCO Director

Identifying and effectively utilizing a practical approach to risk assessment continues to remain a top concern for today's conscientious Information Technology personnel. **Ken Shaurette**, FIPCO Director – IT Services recently addressed this issue as a featured presenter at the Iowa Bankers Association 2013 Applied Technology Conference, and introduced participants to the “PUSH” methodology to risk assessment.



Ken Shaurette, FIPCO's Director – IT Services, speaks at the Iowa Bankers Association's 2013 Applied Technology Conference.

“This particular approach to risk assessment was developed by The Chapman Technology Group, a FIPCO endorsed vendor, and was originally presented to FFIEC IT Examiners in 2007 and 2008,” Shaurette said. “The concept, methodology and framework were presented to conference attendees and remain our recommended method of identifying and evaluating risk.”

A trademark of Chapman Technology Group, Inc. “PUSH” stands for **P**reparation, **U**niverse definition, **S**coring and **H**itting the mark:

Preparation activities include defining the purpose and audience of a risk assessment. Audit planning, budgeting, compliance, disaster planning, policy writing, remediation and vendor selection are typical purposes for a risk assessment.

Universe definition includes the identification and characterization of the most critical assets, risks and controls. Assets are the institution's valuable information processing platforms, procedures and policies. Risks are the potential “bad things” that could happen to those assets. Controls are the mitigating factors to protect the assets from the potential risks.

Scoring consists of choosing a consistent scale by which to rate the importance of assets, the potential impact of risks and the effectiveness of controls. Additional activities include the association of assets to risks to controls.

“**Hitting the mark**” activities ensure that the risk assessment serves its intended purpose as defined during the preparation stage. Hitting the mark means managing risk to the size and complexity of the institution using a documented and proven methodology.

The [IBA Tech Conference presentation notes](#) are available on the FIPCO website through the IT Services Value Added Resources link. To discuss your institution's specific IT Security needs, please contact FIPCO Director – IT Services, **Ken Shaurette**.

Shaurette Delivers Financial Wellness Keynote Address

In today's digital world, cybercrime is becoming more and more pervasive. Neglecting to follow prudent online safety practices can leave you vulnerable to scams and potential loss even without having a literal “hand” in your pocket. In his keynote address at the 2nd Annual Financial Wellness Conference in Sturgeon Bay, FIPCO Director – IT Services, **Ken Shaurette** focused on this issue in his presentation titled “Beware the Digital Pickpocket” and offered practical suggestions for online safe practices.

“So many of us use online banking, e-mail and social networking to conduct business and communicate with friends and family, and we often operate with a blind trust that our privacy is protected,” Shaurette said. “The reality is that it's our own personal responsibility to stop and think before we connect. Groups like Money Management Counselors, who put this event together, have responded to the need to reach out to adults and teens by offering opportunities to learn about making smart financial decisions.”

[Presentation notes](#) from the keynote address are available on the FIPCO website through the IT Services “Value Added Resources” link, and questions may be directed to **Ken Shaurette**.

Everyday Tips to Stay Safe Online



To help improve the nation's cyber resilience, we recommend the following to keep you, your identity, and your information safe online:

- Set strong passwords, and don't share them with anyone.
- Keep your operating system, browser, and other critical software optimized by installing updates.
- Maintain an open dialogue with your family, friends, and community about Internet safety.
- Limit the amount of personal information you post online, and use privacy settings to avoid sharing information widely.
- Be cautious about what you receive or read online – if it sounds too good to be true, it probably is.

FIPCO Welcomes Lisa Wray
Compliance Services Department
Expanded to Serve You

We are pleased to announce that **Lisa Wray** has joined the FIPCO Professional Staff as Compliance Advisor. As a part of FIPCO's Compliance Services team, Lisa joins FIPCO Director – Compliance Services, **Ruth Updike** in offering actionable recommendations for facing today's compliance challenges head-on.



Lisa Wray

With consulting, coaching and regulation reviews, FIPCO's Compliance Services offer practical, step-by-step process improvements and comprehensive staff training. The program is flexible and can be customized to meet your institution's specific needs.

To help you stay on top of the increasing challenges, we're continuing our series of [Compliance Round Table Discussion Sessions](#) and hope you can join us Jan. 21, 2014 in Rice Lake, WI. This complimentary discussion session will allow you to network with your peers about the compliance issues that affect you the most, and facilitate discussions focusing on what you can do to help ensure proper compliance.

You may [e-mail your questions and/or discussion topics](#) in advance. There is no cost to participate in this event, but registration is required. [Register online](#), or [contact the FIPCO® Customer Service Department](#) for further details.

Financial Directory Coming in January:
Reserve your copies today!



The **Wisconsin Financial Institutions Directory** provides up-to-date information on Wisconsin financial institutions that you can use for networking, market research, and more! Published annually by the Wisconsin Bankers Association, the directory includes every depository institution and branch city in Wisconsin, including street address, phone number, fax, a listing of officers and directors, all state and federal regulatory agencies, and WBA Endorsed Vendors and Associate Members.

[Pre-order your 2014 Financial Directories today](#) and be sure to ask about special WBA member pricing. The directory will become available in January 2014. Questions may be directed to the [FIPCO Customer Service Department](#) at (800) 722-3498.

New Settings Required to Receive FIPCO's E-Communications

As you know, FIPCO currently utilizes broadcast e-mail services provided through Real Magnet (www.realmagnet.com.) Due to recent modifications within this system, minor changes to your institution's e-mail settings may be required to ensure that you continue to receive our electronic notifications and informational publications. Please note the following specifications:

- FIPCO's e-mail notifications will arrive at your institution's system through either of these sending servers:
 - 209.18.93.216
 - 209.18.93.217
- Return Path: wisbank@mmsend47.com
- Prepend Domain: <http://www.mmsend3.com>

Please take the necessary steps to ensure that SPAM filters and other e-mail blocking software are not set to block messages ending with @mmsend47.com. Additionally, it is important to have the IPs and e-mail addresses whitelisted. This will ensure that you receive FIPCO's e-mail informational publications and software update notifications which will, in turn, help you to keep your software up-to-date.

Should you have any questions regarding these recommendations, please contact the [FIPCO Software Support Department](#) at (800) 722-3498.

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. In this section, you'll find 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](#).