

## TRID is Here. We Can Help.

The TRID deadline has come and gone, which means your institution is now operating and delivering under these new guidelines. *Compliance Concierge™* may be your ticket to a faster, more intuitive tool to offer loans while complying with these new rules. The following are just some of the many unique solutions *Compliance Concierge™* can offer you:

- A TRID solution that allows you to operate locally rather than being forced “in the cloud”
- TRID Loan Estimate, Closing Disclosure and supporting documents
- Wisconsin Bankers Association (WBA) Forms built right in
- Freddie Mac and Fannie Mae underwriting and ULDD delivery interfacing
- Credit report interfacing
- Compliance support which is quick, friendly and accurate

*Compliance Concierge™* is a modular software solution which intuitively guides you through each step of deposit account opening and the loan process, from application to processing, underwriting to closing. It centrally manages workflow and facilitates documentation across multiple locations, loan teams, lender functions and levels of authority.

For more information on how *Compliance Concierge™* can help your financial institution, or to schedule a customized demonstration, [contact the FIPCO Customer Service Department](#) at (800) 722-3498.



“I really appreciate all the time that the FIPCO staff has spent to help us prepare for the new TRID rules and regulations.”

– Nancy Lettner, State Bank of Arcadia

“The TRID process went smoothly thanks to the FIPCO team’s due diligence. We appreciate being able to speak with a “live” person, and FIPCO’s ability to connect with us via WebEx is also very helpful.”

– The Port Washington State Bank

“As a compliance officer I sleep better knowing that FIPCO offers the very best in compliance support. The software updates are well written, easy to understand and are many times a compliance resource. The FIPCO staff’s tenure and knowledge of the loan process is invaluable and we know we can always count on them to help us. We feel like they are an extension of our lending team.”

– The Port Washington State Bank

## Holiday Software Support/Customer Service Reminder

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

- **Thursday, Dec. 24th** – Regular software support services from 8am – noon. FIPCO will provide on-call software support service from noon – 5pm by dialing (800) 722-3498.
- **Friday, Dec. 25th** – Offices closed. No software support or on-call services.
- **Saturday, Dec. 26th – Thursday, Dec. 31st** - Regular evening/weekend on-call support services, and standard weekday software support hours available.
- **Friday, Jan. 1st** – Offices closed. No software support or on-call services.
- **Saturday, Jan. 2nd** – Regular weekend on-call support services.

FIPCO will continue regular weekday/weekend software support and customer service hours on Monday, Jan. 4th, 2016. 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!



## Utilize CyberSecurity Exercises to Uncover Plan Deficiencies

What would your organization do in the event of a cyber attack? While most organizations believe they have a concrete action plan in place, many have not adequately practiced the necessary steps using real-world scenarios. To address this issue, incident response teams throughout North America recently completed the Financial Services Information Sharing and Analysis Center's (FS-ISAC) Cyber-Attack Against Payment Processes (CAPP) exercise.

Geared towards payment processes, the confidential, 2-day sessions were conducted in October. The simulated "attacks" provided a tool for organizations to challenge the soundness of their incident response plans, and helped them assess their readiness should a genuine attack take place. Of the 1200 registered organizations—representing 49 U.S. states, 2 U.S. territories and 2 Canadian Provinces—38 Wisconsin financial institutions participated.

**Participating in exercises like CAPP can help your organization:**

- » Evaluate your current risk mitigation procedures related to cyber attacks,
- » Identify potential gaps in planning,
- » Engage in a live test of your incident response team's ability to respond to major incidents,
- » Educate your staff on the procedures for responding to complex threats,
- » Benchmark your practices against other CAPP exercise participants,
- » Demonstrate regulatory compliance.

With similar exercises conducted over the past 4 years, CAPP simulates a real-world scenario that provides an opportunity to analyze, mobilize, and work under pressure to defend against a virtual attack. The goal is to help strengthen incident response team relationships, enhance critical thinking skills, update formal response plans and self-assess to uncover system vulnerabilities.

FIPCO Director – IT Services, [Ken Shaurette](#) has worked with area institutions as they participated in the event, and has seen first-hand the benefits of working through the various scenarios. "Exercises like CAPP consistently provide methods for organizations to identify gaps in their incident response plans," he said. "The simulated exercise format not only helps participants uncover potential gaps in their security plans, but the simple act of practicing with the different scenarios helps the organization better prepare themselves should an actual attack take place."

And we all know that practice makes perfect.

"These events clearly illustrate the necessity for institutions to actively participate in simulation exercises," Shaurette said. "What FS-ISAC and other organizations do is highlight the need for financial institutions to remain vigilant, while testing their responses to real-world situations,

*(continued)*

## Let's Talk About It!

Interested in discussing CyberSecurity and related IT topics? Join [Ken Shaurette](#)

**FIPCO® IT Threat Intelligence Briefings**



**Jan. 13th** in Brookfield

and **Feb. 24th** in Wisconsin Rapids as you and your peers share strategies for preventing, detecting and responding to attacks, and showing examiners how you're staying current on today's threats. Space is limited for this [Threat Intelligence Briefings](#) and will fill quickly so be sure to [register today!](#)

## Utilize CyberSecurity Exercises

*(continued)*

and modifying current action plans to ensure proper cybersecurity preparedness.

Shaurette stated that, upon completion of the exercise, institutions typically find at least one deficiency in their plan. "Based on the feedback I've received, 100 percent have found it to be a beneficial experience and all have highlighted something within their practices that they can improve upon."

According to data from the FS-ISAC's 2015 post-exercise report, participants nationwide would agree. "Survey responses... unanimously support the value of CAPP exercises. Incident response teams report increased confidence in capabilities by identifying strengths and weaknesses in their plan and process during a practice scenario."

Organizations like FS-ISAC continue to provide additional methods for like-institutions to share information based on current industry trends, and examiners are also realizing the increased value of belonging to such groups. "The CAPP exercise is just one of many resources available to financial institutions in preparing for cyber-attacks, Shaurette said. "And you don't have to be an FS-ISAC member to participate."

Because the CAPP scenarios are based on current trends and emerging threats, the exercises vary from year to year. Therefore, Shaurette recommends that institutions participate as often as they can. "If you haven't put next year's CAPP exercise—and other events like it—on your 2016 calendar, you should! The effort is minimal and the benefit is great."

For more information, or to discuss your institution's cybersecurity preparedness, please contact the [FIPCO Customer Service Department](#) at (800) 722-3498.

*Ken Shaurette is FIPCO Director – IT Services and can be reached at [kshaurette@fipco.com](mailto:kshaurette@fipco.com).*

*Launched in 1999, Financial Services Information Sharing and Analysis Center (FS-ISAC) is a global resource for threat intelligence analysis and sharing to help protect the U.S. critical infrastructure against physical and cyber threats. FS-ISAC is currently active with members across North and South America, Europe, the Middle East and Asia.*

## Redesigned, Ad-Free Format for 2016 Financial Directory

*Orders will begin shipping in January.*



**BANK  
SUPPLIES**

The New Year is quickly approaching. Make sure your institution is equipped with the 2016 edition of the [American Financial Directory®](#). Previously known as the Wisconsin Financial Institutions Directory™, this is the must-have resource you rely on, with a new design you're sure to love. With an improved and streamlined format, this helpful information source features a comprehensive collection of data, without the distraction of advertisements and non-institution information. In addition to a listing of every depository institution and branch in Wisconsin, institution-specific information provided throughout the nearly 300 pages of information includes:

- Charter, institution type
- Principal correspondents
- Board of Directors
- Funds processing/transfer information
- Year established
- Association membership
- Street, mailing address
- Institution name changes
- Key officer contacts
- Fed telegraph name
- Location and number of branches
- Financial information
- Holding company name and city
- Head office banking hours
- and much more

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 are available, so be sure to order today!

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can provide me with all the  
Mortgage Booklets I need.



“We carry mortgage booklets, including **CHARM, HELOC** and **Home Loan Toolkits** – and online ordering is just a click away!”

## Optimize Efficiency, Accuracy, Productivity with FIPCO Training

*Just a few hours with us can help you become a better, more efficient software user.*

Arm yourself with the tools you need to successfully utilize your software with maximum efficiency, accuracy and compliance. Whether you're looking for hands-on training, instructional webinars or customized training options, [FIPCO's education and training](#) courses are offered through a variety of formats to provide you with the most convenient and beneficial education experience possible. Upcoming events include the following:

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

- |                       |                        |
|-----------------------|------------------------|
| Dec. 15, 8:30am-Noon: | Real Estate Webinar    |
| Dec. 16, 9am-11am:    | Commercial Webinar     |
| Dec. 16, 1pm-3pm:     | Ag Webinar             |
| Dec. 17, 9am-Noon:    | Deposits Webinar       |
| Dec. 22, 9am-10:30am: | Basic Consumer Webinar |

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

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

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