

HMDA Regulatory Effective Date Quickly Approaching

We're ready, and we can help ensure that your institution is too!

In an era of unprecedented regulation, it's important for those of us in the financial industry to remain the knowledgeable and trusted foundation upon which the public can rely. As the new year approaches, our organization remains steadfast in our mission to help ensure that your institution is armed with the necessary tools to face these regulatory challenges with confidence.

In early December, our Software Development Team will release the updated data points for the 2018 HMDA reporting as directed by CFPB, ensuring that *Compliance Concierge*™ will remain in full compliance for the January 1st effective date. These changes—encompassing more than double the number of reportable data fields than in past years—include new fields such as the Legal Entity Identifier (LEI) and the Universal Loan Identifier (ULI) and expansions of the Race and Ethnicity areas. Be sure to review the latest [software update release notes](#) for complete details.

VISA Gift Card Winner



Congratulations to **Justin Ortner** from Iowa State Bank, Sac City, IA, who was the lucky winner of FIPCO's \$100 VISA card at the November IBA Tech Conference.

To help promote even greater efficiency and precision, we offer two interfaces that can transfer loan data from *Compliance Concierge*™ Loans and/or Mortgage directly to HMDA reporting solutions. As powerful tools for maximizing precision, interfaces work behind-the-scenes to provide direct and timely access to correct information, while streamlining productivity and reducing the potential for compliance errors. Windows-based QuestSoft Compliance Relief, and web-based HMDA Wiz are available for HMDA reporting and provide similar functionality such as:

- Automated geocoding to obtain Census Tract IDs and MSA codes for each loan record
- Rate spread calculation
- Agency reporting compliance validation
- Assessment area determination
- Creation of HMDA submittals and LAR files for secure submission
- Loan portfolio analysis and reporting

For further information or to schedule a free demonstration, contact [Sally Michaels](#) today at (800) 722-3498, ext. 258.

Place your order today!

2018 Financial Directories to Ship in January



For years, you've depended upon the Wisconsin Financial Institutions Directory for reliable information about the state's depository institutions. Now known as the [American Financial Directory](#), this comprehensive resource is streamlined and ad-free to provide you with the same collection of information, without the distraction of advertisements and non-institution information. With nearly 300 pages of useful information, the directory is ideal for verifying funds transfer information, finding peer contacts, staying up-to-date on competitors, and much more.

Visit the [FIPCO website](#) for special WBA membership pricing options, and complete ordering information, or contact the [FIPCO Customer Service Department](#) at (800) 722-3498.



Holiday Software Support & Customer Service Reminder

As we enter the holiday season, we'd like you to please note the modified schedule to our software support and customer service on the following dates:

- Saturday, Dec. 23rd – FIPCO will provide on-call software support from 8am – noon by dialing (800) 722-3498.
- Monday, Dec. 25th – FIPCO offices closed. No software support or on-call services.
- Saturday, Dec. 30th – FIPCO will provide on-call software support from 8am – noon by dialing (800) 722-3498.
- Monday, Jan. 1st – FIPCO offices closed. No software support or on-call services.

We will resume regular weekday/weekend software support and customer service hours on Tuesday, Jan. 2nd, 2018. Questions may be directed to the [FIPCO Software Support Department](#) at (800) 722-3498.

We wish you all the best this holiday season!



Software & Compliance Forum 2017

The 2017 Compliance & Software Forum Loan and Mortgage was a great success, and we're pleased that so many joined us for this worthwhile event. Centered on getting the most out of your loan and mortgage software, while staying ahead of today's compliance demands, the 2-day conference delivered valuable information, along with a host of practical tips, tricks and immediate takeaways.



Along with a wide variety of informative presentations focusing on *Compliance Concierge*™ software, attendees took part in many networking opportunities to discuss industry hot topics with financial experts, peers, and the FIPCO professional staff. The following are just a few of the many comments we received about this year's forum:

- >> "Great presentation – all very knowledgeable! Great explanations of the [TRID Final Rule Amendment] changes and proposals."
 – **Erin Hanson**, Citizens State Bank, La Crosse
- >> "Information provided was excellent and the handouts will be incredibly valuable. Thanks for the individualized information and opportunity to learn more about those items that are most pertinent to people."
 – **Elizabeth McDowell**, Waukesha State Bank
- >> "Very helpful reference guides! Staff at FIPCO is always awesome!"
 – **Sherry Thotenson**, Farmers & Merchants Bank, Orfordville
- >> "I am new to processing, so the quick reference guides and explanations are very helpful in understanding all the screens of the program."
 – **Amber Riebe**, Cumberland Federal Bank
- >> "Presenter was excellent...she knows TRID inside and out! A lot of great information!"
 – **Heidi Arndt**, First Citizens State Bank, Palmyra

Would you like more in-depth coverage of a topic we covered, or specialized training?

Did a forum session pique your interest and you'd like to learn more? Or perhaps you'd like a refresher-course on a particular topic we discussed? We've taken customization to a new level and can provide you with a software training experience that's as unique as your institution. With our Custom Software Training Webinars, our trainers will work with you to tailor your session to address your specific needs. [Contact us today](#), and together, we can create the optimal training experience for your institution.

Forum Grand Prize Winner



FIPCO President, **Pam Kelly** (left) and FIPCO Vice President Sales & Marketing, **Art Weber** congratulate grand prize winner **Shannon Lemke**, Waldo State Bank, with a \$100 gift card during this year's event.

» Thank You 2017 Forum Sponsors ...

ABS (American Bank Systems) | Arch MI
 ASI (Automated Systems Inc.) | Factual Data
 FHLB of Chicago | Merchant's Bank

For more information about our valued forum sponsors, please contact the [FIPCO Customer Service Department](#) at (800) 722-3498.

Missed the event but you'd like to know more?

Compliance Concierge™ software users can still benefit from a host of valuable information by purchasing the forum notebook. A must-have for your institution, the 2017 conference notebook includes:

- FDIC Examiner Report, Hot Topics
- *Compliance Concierge*™ Consumer, Overdraft & HELOCs
- *Compliance Concierge*™ Commercial and Agricultural Loans
- New HMDA and Reg. B Requirements
- *Compliance Concierge*™ Commercial and Agricultural Lines of Credit
- *Compliance Concierge*™ Templates, Reports, Post Closing Menu & Other Features
- *Compliance Concierge*™ Consumer Loans Basic
- New 1003, HOEPA and HPML within *Compliance Concierge*™
- *Compliance Concierge*™ Construction and Construction with Permanent
- *Compliance Concierge*™ Purchase and Renewal Transactions
- Overview of TRID Final Rule Amendment
- *Compliance Concierge*™ Software Calculations Explained
- Product Discussion: In Progress and User Suggestions

The 2017 notebook is available exclusively for current FIPCO *Compliance Concierge*™ Loan and Mortgage software users. Visit the [FIPCO website](#) for pricing and ordering information, or contact the [FIPCO Customer Service Department](#) at (800) 722-3498, ext. 274.

Trusted, Compliant Forms – Ensuring Your Compliance Confidence

Increased scrutiny from examiners and regulatory agencies requires that today's financial institutions become more proactive in addressing compliance demands. With Wisconsin Bankers Association (WBA) forms offered exclusively through FIPCO's *Compliance Concierge*™ deposit account opening and loan origination software system, you can move forward with confidence in your institution's accuracy and compliance.

WBA forms give more attention to laws unique to specific states—including Wisconsin, Illinois, Iowa, Michigan, Minnesota, and Nebraska—than do the form sets used by national vendors. In addition, the WBA legal staff, Boardman & Clark LLP, and other consulting attorneys throughout the Midwest are intimately familiar with the forms and the legal issues relating to them, so they are able to address questions quickly and knowledgeably. The attorneys drafting the forms also use them with their own clients, so they ensure that the forms address issues reflected in actual transactions.

WBA forms, along with *Compliance Concierge*™, come with the unmatched customer support FIPCO is known for. The connection between FIPCO software support staff and the WBA Legal Department's compliance expertise make FIPCO uniquely positioned to provide this invaluable customer support. For more information, visit the [FIPCO website](#) or contact the [FIPCO Customer Service Department](#) at (800) 722-3498.

December Software Training

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

Dec. 5, 9am – 11am:	Real Estate Purchase Webinar
Dec. 5, 1pm – 3pm:	Real Estate Refinance Webinar
Dec. 11, 9am – 11am:	Basic Consumer Loans Webinar
Dec. 11, 1pm – 4pm:	Deposit Accounts Webinar
Dec. 12, 9am – 11am:	Commercial Webinar
Dec. 12, 1:30pm – 3:30pm:	Ag Loans Webinar
Dec. 18-22:	Loan and Mortgage 4-day Training

To learn how you can benefit from FIPCO software training, visit the [FIPCO website](#), or contact the [FIPCO Training Department](#) today at (800) 722-3498, ext. 233.

Promote a Healthy Workplace

Office DEPOT

With the cold and flu season upon us, providing your employees and customers with a healthy environment can be a challenging task. Office Depot provides a wide variety of cleaning and office supplies at competitive prices, and through our endorsement relationship with this worldwide company, your institution can save even more. Along with FIPCO, the Wisconsin Bankers Association and over 20 state banking associations, you'll enjoy increased buying power, additional discounts and better program benefits including:

- Discounts up to 80 percent off the Manufacturers Suggested List Price.
- A core list of more than 200 frequently ordered, deeply discounted products featuring many high-use commodity items.
- Your own customized list of an additional 75 items using the same steeply discounted pricing matrix as the core list.
- Fast and free delivery on qualifying orders
- Access to Office Depot's website for placement of orders, online catalog, stock availability, order history, product returns and usage reports.
- The support of a local account manager.

Whether at the organizational or individual level, one of the best features of this program is its flexibility. FIPCO customers and WBA members can elect to take advantage of these savings and benefits as an institution or as an individual through the Employee Purchase Program. So, even if your institution is not currently participating in the program, you can still benefit from enhanced savings and selection.

We all know a healthy environment is a productive environment. Start enjoying member savings today by [downloading an EPP Card here](#) for in-store purchases, or [registering](#) for an online ordering account. For more information, [contact us today](#) at (800) 722-3498.

KUDOS

"I just want to pass along some thoughts about FIPCO's **Chris McDermid**. She has been so helpful with so many different topics, always going above and beyond! She has become a valuable resource for help and information, and has helped me so much in the past year—I just can't thank her enough! This kind of interaction really stands out. No other software vendors have this personal touch. We truly appreciate the great customer service!"

– **Jamie Knipfer**
Richland County Bank,
Richland Center