

Compliance Solutions Customized for Your Institution

Look to FIPCO's Compliance Consulting Services for a tailored, personalized solution

If you're looking for more from your compliance consulting service provider, you're not alone. When assessing compliance risk, many of today's institutions are given a one-size-fits-all strategy to compliance and are simply left with a list of potential problems to address. This just isn't enough anymore. To stay on top of increasing demands and achieve your compliance goals, you need a comprehensive plan with a multi-tiered approach. We can help.

Delivering more than just a "cookie-cutter" report, [FIPCO's Compliance Services](#) employ a three-tiered approach to maximize the effectiveness of your institution's compliance coaching. You'll receive a detailed risk assessment covering the entirety of your current compliance plan, followed by specific coaching based on your institution's needs. Finally, you can elect to review particular regulations that you feel your institution should focus on specifically. The end result: A customized experience that offers real solutions tailored to your institution's specific needs.

And to help you even further, we're continuing our series of Compliance Round Table Discussion Sessions. We invite you to join **Ruth Updike**, FIPCO's Director – Compliance Services and



Meet FIPCO® Compliance Advisor, **Lisa Wray** at the upcoming Compliance Round Table Discussion Session.

FIPCO Compliance Advisor **Lisa Wray** on **January 21st at Community Bank of Northern WI in Rice Lake** for an interactive roundtable discussion with your peers focusing on the compliance issues that matter to you most. There is no charge to attend this session, but you must register in advance to participate. You are welcome to send questions in advance or just come to chat and listen. Some of the many topics of discussion will include:

- Compliance Management System
- Compliance Risk Assessment
- Agencies Issue Final Rule on Appraisals for Higher-Priced Mortgage Loans
- FRB Issues Final Rule on Amount of CMPs for Flood and Other Violations
- HUD Issues Temporary Waiver of FHA's Regulation on Property Flipping

[Register today](#) for this informative and beneficial peer-driven discussion. Questions may be directed to [Ruth Updike](#) or the [FIPCO Customer Service Department](#) at (800) 722-3498.

"Ruth is wonderful! She educates you in a way that helps you teach yourself and makes you aware of the tools and the references you need. And the learning is hands-on. When we went through compliance training for the pre-closing quality checklist, she made sure we had an understanding of what would be needed and what would be looked at by the FDIC, and helped us develop a template that we could use and customize to fit our actual bank. In short, she educated us on how to educate ourselves, and she helped us find tools that we'll need moving forward. She's very professional, friendly, easy to work with and extremely knowledgeable."

– **Kim R. Ingram**
Vice President – Compliance & Retail Banking Manager
Layton State Bank

WBA/FIPCO Forms Are Ready for 2014... Are You?

As the New Year begins, questions on how to stay compliant are on the minds of financial institution executives everywhere. WBA/FIPCO Forms, powered by full integration with FIPCO's *Compliance Concierge*™, are ready for the new 2014 regulations. For more information on how WBA Forms and *Compliance Concierge*™ can help your institution with compliance in 2014, please contact [Art Weber](#) or [Sally Michaels](#) at (800) 722-3498.



Dull the Double-Edged IT Sword

FIPCO service helps reduce IT risk without limiting potential reward



FIPCO IT Security and Audit Advisor, **Ryan Johannsen** during a recent institution engagement.

In the financial industry, Information Technology (IT) is a truly a double-edged sword. It can be a critical factor in consumer decisions to stay with their current financial institution, or persuade them to leave for another with more high-tech options. And although Internet and mobile banking products can generate more accounts and help cross-sell your products and services, they can

also be a great source of potential IT vulnerability. Any compromise in the confidentiality, integrity or availability of customer information can result not only in a loss of your institution's reputation and integrity, but substantial legal and financial exposure as well.

FIPCO's IT Audit and Security Service advisors can work with you to identify improvements in the risk management of your institution's unique computing environment. With a proactive approach, FIPCO's risk management strategies offer professional advice in several key areas of IT security, including:

- IT Risk Assessments
- Information Security Program, Policy and Procedure Auditing
- Human Firewall Testing (USB/mobile media, email or phone social engineering)
- Internal and external technical vulnerability/penetration assessments
- Risk-Focused Strategic Security and Audit Consulting
- Facilitated Tabletop Exercise for Business Continuity/Disaster Recovery and Actionable Remediation.

With advisors who combine their experience and expertise with industry best practices to deliver actionable results, you can be confident in FIPCO's ability to help you maintain, expand and improve the controls of your organization—helping to ensure the safety and soundness of your business. To find out more, contact **Ken Shaurette**, **Ryan Johannsen**, or the **FIPCO Customer Service Department** today at (800) 722-3498.

Round Table Discussions Extend Into 2014

Due to the success of previous events, we're continuing our series of complimentary IT Round Table Discussion sessions and are coming to a city near you. Be sure to take advantage of this opportunity to network with your peers and bring your questions and discussion topics about the information technology issues facing you today.

Facilitated by FIPCO's Director IT Audit, **Ken Shaurette**, discussion topics may also include:

- Examiner Hot Buttons
- Recent Scams – Incidents
- IT Audit and Risk Management Planning
- Mock Disaster/Business Continuity Testing
- 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/Better

FIPCO®
Round Table
Discussions



Please join us **Thursday, January 9** from 10:00 am – noon at **Peoples State Bank, Wausau**. Lunch will follow the discussion session. Although there is no charge to attend, advance [registration is required](#). [Contact us today](#) for further information.

Vendor Forms Protected by Copyright



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From the President



Pamela Kelly

As a most valued customer, I'd like to thank each and every one of you for your business and support over the past year. It has been a pleasure helping you work towards your business goals, and we are truly grateful for the opportunity to do so.

As you know, today's financial industry faces unparalleled regulatory scrutiny, compounded by new regulations that make staying compliant more complex than ever before. Our products and services are tailor-made to help your institution meet – and exceed – regulator expectations. As you anticipate your needs for 2014, we invite you to consider the following:

IT Audit and Security Services – Our advisors will work with you to identify improvements in your information security programs. Their proactive approach to risk management offers each financial institution professional expertise in several key areas, including: IT Risk Assessment; Information Security Program IT Operations and General Controls Audits; technical vulnerability/penetration assessments; and Human Firewall Testing.

Compliance Services – Providing actual recommendations for improvement rather than just a list of problems, our Compliance Services team can provide you with a comprehensive Compliance Management System review, along with policy reviews, process and procedures, exam/audit review and recommendation, customized staff training and much more.

Compliance Concierge™ – With compliance and integrity of documentation at its foundation, this modular loan origination and deposit account opening suite is capable of integrating distinct lines of products, including the loan, mortgage and deposit modules. And *Compliance Concierge™* is the only system that has the trusted Wisconsin Bankers Association (WBA) forms at its core.

Most importantly, our products and services come with the customer service and support that has given us our user-friendly reputation. The same people you are already familiar with are standing by to provide expert advice and assistance. We are grateful for customers like you, who make our work highly satisfying and thoroughly enjoyable. From all of us at FIPCO, we wish you abundant success in 2014 and extend our wishes for a happy and prosperous New Year.

Pam Kelly is president of FIPCO®.

Don't Miss Out on Complimentary Compliance Concierge™ Webinars

To promote correct software usage, and to help ensure your institution's overall compliance, it is important that you and your staff are properly trained on the use of your institution's vital software. Our training classes and events are designed to enhance your understanding of the software solutions you use, like our modular loan origination and deposit account opening suite *Compliance Concierge™*. **For a limited time FIPCO is inviting Compliance Concierge™ customers to participate in free educational webinars.**

With just a telephone and a connection to the Internet, webinars allow multiple financial institutions to participate simultaneously in these timely and information-packed presentations.

With agenda items derived from the most current and frequently asked product support questions, this is an opportunity you won't want to miss.

Compliance Concierge™ Loan & Mortgage Software (Front-End) Agenda:

- Navigation of Smart Bar
- Menu Queues and Print Lists (Quick App)
- Consumer Secured Loan with Quick App
- Printing
- Commercial Secured Loan with Quick App (Including Guarantors)
- Commercial Line of Credit with Quick App
- Agricultural Loan with Milk Assignment
- Real Estate Mortgage Loan (No Quick App)
- HELOC's with Quick App

Compliance Concierge™ Deposit Agenda:

- Account Opening and Forms Printing
- Setup Owners
- Account Parameters
- Product Detail
- Print List
- Printer Setup
- Retrieving Existing Accounts
- Account Opening Spreadsheet
- Toolbar Buttons

You will receive updated handouts prior to the event, and ask that you please print copies for each participant. Details regarding [session dates and registration information](#) are always up-to-date on the [FIPCO website](#). Questions may be directed to the [FIPCO Training Department](#) at (800) 722-3498.