

How Are You Managing Your Risk?

Upcoming Webinar Highlights Steps in Protecting Your Institution

If you're like many businesses today, managing your credit risk and defending your business identity can be a very challenging task. As critical business relationships across your supply chain can quickly change, it's important to protect your ability to collect payments, and continue to deliver your products and services. As FIPCO's newest endorsed vendor, Argos Risk can help put you in control of your business risk.

Offering software solutions that enable you to proactively manage your credit risk and protect against business identity fraud, Argos Risk offers Argos Risk Online and Argos Risk Defender—two products that arm you with the tools you need to protect your valuable assets and ward off financial losses.

Argos Risk Online helps you effectively and confidently determine which customers, vendors, prospects and potential business sectors are good risks and those that aren't. This thorough approach goes well beyond credit reporting by helping your business continuously monitor and react to warning signs before they reach critical proportions—helping you avoid delayed payments and protecting your cash flow.

Argos Risk Defender offers the tools, business intelligence and best practices to help defend your business *and* your employees against cybercrime and business identity fraud. With Argos Risk Defender you can proactively monitor your own company, as well as be aware of any breach incidents through the Actionable Online Dashboard and Alerts.

Argos continues to provide businesses with actionable intelligence by leveraging the strength of Argonomics™—a proprietary methodology developed over two decades of practical experience. This system features a powerful combination of data aggregated from multiple sources, with cutting-edge analytics for managing credit risk. With Argos, you can manage risk on a real-time basis with up-to-the-minute alerts.

As a part of the Argos introduction, we invite you to join us for an engaging and informative webinar [January 14th from 10-11am](#) or [January 21st from 1:30-2:30pm](#). This FREE event will focus on several easy steps your institution can take to evaluate, manage and monitor your vendors. To register, simply select the link above indicating your preferred event date, or contact the [FIPCO Customer Service Department](#) at (800) 722-3498 for further information.



SEASONS GREETINGS

2015

HAPPY NEW YEAR

Happy Holidays from everyone at FIPCO!
It has been a pleasure helping you reach your goals, and we look forward to serving you in the future. We truly appreciate your business and support, and we send our warmest wishes for a happy and prosperous New Year.

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Just Announced: FIPCO Sets Date for Deposit Software & Compliance Forum

We invite you to join us **May 13-14, 2015** at the Stevens Point Holiday Inn Hotel & Convention Center for the 2015 FIPCO® Software & Compliance Forum – Deposit. From the informative and engaging general sessions, to the interactive workshops, this 2-day event is sure to leave you with the confidence you need in handling the continued changes in regulatory demands, and a better understanding of how our products and services can help do it. Session details and registration information will be made available via email and on the [FIPCO website](#) as the conference draws near.

"I use this information on a daily basis, so it was very helpful to me."
Comment from 2014 Software & Compliance Forum
– Kerry Boucher
Community Bank of Cameron

From the President



Pamela Kelly

It's that time of year when we reflect on, and show our appreciation to those who are important to us. With this in mind I wish to thank you for your business and for your continued friendship. Our success would not be possible without the strength and resolve of institutions just like you, and I would like you to know that serving your needs is the driving force behind our efforts.

For nearly three decades, our mission has centered on being your proactive and trusted resource, providing a full spectrum of customer-centric products and services to effectively solve compliance challenges and improve operation efficiencies.

Compliance is at the forefront of all we do. With the close of the year, *Compliance Concierge*™ releases address compliance [changes effective 1/1/2015](#) for the Truth-in-Lending Threshold Change, HOEPA Trigger Amount Change, Basel III Capital Requirements along the new IRS ruling on IRA rollover rules.

For nearly three decades, our mission has centered on being your proactive and trusted resource, providing a full spectrum of customer-centric products and services to effectively solve compliance challenges and improve operation efficiencies.

In response to your feedback, our software development team continues to incorporate your requests. These suggestions, along with the recommendations of the FIPCO Software Users' Committee, play an integral part in steering the direction and priorities of future enhancements.

I'd like to highlight just a few of the latest *Compliance Concierge*™ enhancements. For additional details, please visit www.fipco.com/status.

- Enhancements related to multiples of the same form in a transaction (i.e. multiple automobiles as collateral.)
- Collateral Location will now default to the Primary Borrower's address.
- Primary or Co-Borrower name or address changes will have the option to push the data change through to all related name and address fields.
- Escrow on business and agricultural real estate loans.

Our interfaces provide benefits by giving you the ability to quickly and efficiently integrate their data with a variety of other automated systems including host accounting systems, CRA and HMDA reporting systems, credit bureaus, relationship management software, and other third-party software.

(continued)

From the President

2015 Financial Directory Now Available



The *Wisconsin Financial Institutions Directory*™ is an indispensable resource that 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, key state elected and appointed officials. [Order your 2015 Financial Directories today](#) and be sure to ask about special member pricing. Questions may be directed to the [FIPCO Customer Service Department](#) at (800) 722-3498.

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The recent rollout of FIPCO's Loan Processing Central services has been well received. Should unforeseen circumstances occur within your institution, like high loan volumes, staff shortages, or if you could simply use some backup support, we can help with your loan documentation. Whether assisting with your entire loan portfolio, or with specific loans that may be unfamiliar to your staff, our team will help you stay on track, ensuring precision and efficiency in closing your loans.

From IT audit and security risk evaluation, to compliance risk assessments and policy/procedure reviews, our services are designed to complement your institution's core processes. Through consulting, coaching and customized regulation reviews, we deliver step-by-step, actionable recommendations and comprehensive staff training. We would value the opportunity to provide you with a complimentary initial consultation to discuss your institution's specific needs.

On behalf of the FIPCO Professional Staff, thank you for your continued loyalty. We appreciate the opportunity to serve you, and we wish you peace, good will and prosperity in the coming year.

Honing Your Compliance Management System



COMPLIANCE

Regulatory compliance is complicated enough without adding unnecessary procedures and products that your institution doesn't really need. [FIPCO's Compliance Consulting Services](#) removes that pressure and offers recommendations to help you hone your Compliance Management System into a well-oiled machine that is both efficient and effective. Rather than offering a generic "cookie-cutter" report, our Compliance Services team employs a three-tiered approach pinpointing the specific needs of your institution:

First, we take a look at the overall structure of your compliance and strategic plan with a comprehensive **Compliance Risk Assessment**. This general overview searches for missing elements in your compliance program, and identifies what aspects need reinforcement. The assessment begins with a thorough question and answer process, and continues with form reviews and other analysis procedures. Finally, the assessment culminates in a custom report offering actionable recommendations for improvement and suggestions for implementing those solutions.

Providing a more specific and in-depth approach, our **Compliance Consulting and Coaching** services include policy reviews, process and procedure examinations, exam/audit remediation and much more. Simply put, this process helps develop an action plan for addressing what *you* need to overcome specific compliance challenges. Rather than offering broad, overgeneralized advice, we offer a customizable experience that truly pinpoints the needs of your institution.

Finally, with **Customized Regulation Reviews**, we can help target individual regulations identified as problematic for your institution. Some of the regulations available under this service include HMDA/Reg C, the Flood Disaster Protection Act, RESPA/Reg X and Truth in Lending/Reg Z. With more than 30 years in the financial industry our Compliance Services team offers an in-depth knowledge of today's regulations that remains unmatched.

You can count on us to provide you with practical solutions that address *your* specific concerns. We invite you to schedule a complimentary consultation today by contacting FIPCO's Director of Compliance Services [Ruth Potter](#) at (800) 722-3498.

Compliance Services Event Heading to Madison

Stay on top of today's ever-changing regulations by attending our upcoming Compliance Services Round Table event. Join [Ruth Potter](#), FIPCO's Director - Compliance Services for an enlightening discussion highlighting the topics that matter most



to you. Participants are welcome to send questions ahead of time or simply come to chat and listen.

Sample topics for this discussion session 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

This is a free event, and lunch will be provided during the discussion. Space is limited and [advanced registration](#) is necessary to attend. We hope you can join us **Tuesday, January 20th** from 10:00am - Noon at the FIPCO/WBA Offices in Madison. [Register today](#) for this highly informative, peer-driven discussion session. Questions may be directed to the [FIPCO Customer Service Department](#).

Resolve to Get the Most Out of Your Software with Proper Training

With in-house, online and customized training options available, FIPCO's education and training courses are designed to best fit your needs. [Register today](#) for the following sessions and much more:

- (All events are *Compliance Concierge™* training courses.)
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| Jan. 6, 9-10:30am: | Consumer Loans Webinar |
| Jan. 7, 9-11am: | Commercial/Agriculture Webinar |
| Jan. 13-14, 8:30am-4pm: | 2-day Loan/Mortgage Training |
| Jan. 20, 9am-Noon: | Real Estate Webinar |
| Jan. 21, 9am-Noon: | Deposits Webinar |

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