

## Take a Closer Look: Loan Processing Central

A key factor in the profitability of your institution is the speed and accuracy in which your loans are closed. And in today's highly-competitive environment, slowing down due to high loan volume, staff shortages, or unfamiliarity with a particular type of loan is an option most organizations cannot afford. Should these, or other unforeseen circumstances occur within your institution, or if you could just use a little backup support, FIPCO's [Loan Processing Central](#) can help with your loan documentation.

Whether assisting with a portion of, or your entire loan portfolio, we can supplement the efforts of your staff by processing loans remotely from our offices. And, as with all our products and services, we'll work to ensure the utmost precision, efficiency and compliance in closing your loans. With Loan Processing Central you can:

- .....
- \*48-72 hour guarantee hours: 8 am – 4 pm Monday - Friday and when using an electronic secure document delivery service to deliver documents. Courier delivery takes additional time.*
- .....
- Lessen the amount of staff-time required to process documents, and potentially lower your operating costs.
  - Rest-assured knowing that you'll never have to turn away business due to unfamiliarity of a unique or uncommon loan. Our staff's experience in all aspects of the lending field means we can easily expedite the documentation for loan requests you receive.
  - Enjoy the program's flexibility, as you can utilize our services according to your loan volume needs.
  - Rely on FIPCO's experienced loan processing staff promise of a 48-72-hour\* file turn around.
  - Trust in our strict code of ethics and confidentiality.
  - Be confident, as FIPCO uses trusted Wisconsin Bankers Association (WBA) forms that have been accepted as standard by bank regulatory agencies, attorneys and the Wisconsin judiciary.

Join the many community development financial institutions, community organizations, and financial institutions already utilizing this beneficial service! [Contact us](#) at (800) 722-3498 with any questions you may have.

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## Consider the Cloud for Compliance Concierge™

Cloud computing has been around for nearly a decade, and today cloud-based applications are becoming even more common, providing seemingly limitless capabilities, and revolutionizing the way we store our online goods.

FIPCO recently announced the availability of *Compliance Concierge™* cloud services and our partnership with UFS Data Center—one that could save your institution \$300 per month\* on your IT costs. UFS Data Center provides core data processing and purpose-built digital banking solutions to a growing family of community institutions.

As more organizations move forward with this evolution in technology, how do you know if it makes sense for you? Consider the following key questions as you evaluate your options:

1. **Will it make your operations more efficient?** Cloud computing provides enhanced and simplified IT management and maintenance capabilities. IT infrastructure updates and maintenance are eliminated, as all resources are maintained by UFS. The beauty of cloud computing is that the servers are off-premise, secure and out of sight. UFS maintains the systems leaving you free to focus on the things that matter.
2. **How secure will your information be?** At UFS, security is core to what they do. Multiple layers of security protect computer systems as well as all critical infrastructures supporting the facility. UFS' site security is managed, maintained and certified in SSAE-16 audits performed annually, which confirm they strictly adhere to the controls and processes consistently throughout the data center.
3. **Where is the service located?** Using cloud facilities means making a choice about where you're physically placing part of your network. Based in Grafton, WI, UFS is a local solution for today's cloud computing needs.

We're ready to help you get started, so [contact us today](#) at (800) 722-3498, option 5 for more information and a free, no-obligation quote.

You're Invited

### **FIPCO Hosted Environment Due Diligence Review**

» Wednesday, Jan. 10th, 11am – 2pm  
UFS Data Center, Grafton, WI

There is no cost to attend, and lunch will be provided.

[Advance registration](#) is required.  
[Contact us](#) today at (800) 722-3498, option 5 for further details.

*\*Cost savings may vary based on your IT costs.*

## From the President



Pamela Kelly

As we welcome in 2018, I'd like to wish you and yours a year filled with happiness and prosperity. While I look back on the successes of the past year, I'm pleased with the many accomplishments of our organization and our industry. From overcoming continued regulatory changes, to staying ahead of technology and cybersecurity challenges, today's financial institutions remain the sound organizations

in which your customers place their trust.

At the same time, I look forward to the months ahead and the new opportunities they'll bring. In addition to the revered relationships we have with you—our valued customers, the future is bright thanks to the robust partnerships with our preferred service providers. This issue of *FIPCO FOCUS* highlights two of our newest service offerings—DocuSign, and *Compliance Concierge™* Cloud Services hosted by UFS Data Center. I invite you to read about these advanced solutions and learn how they can benefit your institution.

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We're excited to tell you about these innovative services and we'd like to show you just what they can do. [Contact us](#) today to schedule a demonstration of DocuSign, the world's largest and fastest-growing electronic signature platform. You'll be amazed at how quickly and securely you can send documents to your customers for signatures.

And please join us for an enlightening and engaging discussion regarding secure cloud services during our premiere [FIPCO Hosted Environment](#)

[Due Diligence Review](#). Scheduled for January 10th at the UFS Data Center in Grafton, WI, this three-hour event will include an introduction to FIPCO's Managed IT Services, UFS facility tour, as well as cyber security, regulatory, and operational performance discussions. Lunch will be provided and there is no cost to participate, but [advance registration](#) is required to attend.

As always, I'd be happy to connect with you on these or any of our products and services in further detail, and I welcome your questions or [comments](#). It is a pleasure helping you reach your goals. I, along with the entire FIPCO Professional Team, are grateful for the opportunity to serve you in the new year.

*Pam Kelly is President of FIPCO® and can be reached at [pkelly@fipco.com](mailto:pkelly@fipco.com).*

## Streamlined, Secure Document Processing

*Approvals and agreements can be completed in hours, rather than days.*



The financial industry is continually faced with rapid changes in compliance and technology.

Trying to keep up while using outdated paper processes just might leave you out of step, and behind the competition.

We understand these challenges, and recently partnered with DocuSign, the world's largest and fastest-growing electronic signature platform. Providing you with a means for completing transactions quickly and securely, DocuSign can help to improve compliance and dramatically reduce processing costs.

As a result of this partnership, we are now able to develop an integrated DocuSign solution for *Compliance Concierge™* that will allow you to securely send documents to your customers for signatures at the application stage and/or closing stage of the loan workflow. Approvals and agreements can be completed in hours—not days—from anywhere and on any device. In addition, DocuSign's powerful tracking tools can help you meet compliance requirements by utilizing a controlled signing process, full audit trail, easy signer verification, and secure information.

We're excited about our partnership with DocuSign and invite you to see for yourself what this innovative solution can do for you. [Click here to see DocuSign in action!](#) For more information, please contact [Art Weber](#) at (800) 722-3498, ext. 254.



**The team at FIPCO wishes you peace, joy and prosperity throughout the coming year.**

Thank you for your continued support and partnership. We look forward to working with you in the years to come.

## Discuss Current IT Issues at Upcoming Peer-Group Events

Is your institution adequately prepared to protect against the threats against your essential business systems? What are the pros and cons of the latest cyber security assessment tools? Is it truly possible to ace an IT exam? As an IT professional, it's likely that finding answers to these, and many other questions are a top priority. The good news is that most likely, there are others who have had similar experiences and are willing to share what they've learned.

We believe that when it comes to information technology and the security of your financial institution, the ability to communicate with your peers is highly beneficial to you and your organization. To help facilitate this process, we are continuing our series of [Threat Intelligence Briefings](#) throughout 2018 and invite you to join us [January 25 in Brookfield](#) or [February 15 in Stevens Point](#). These round table events are designed to give you a forum for networking and discussing current IT issues, with an emphasis on sharing experiences and learning from your peer group. As an additional bonus, you'll receive 2 hours of continuing education credit for information security training when you attend. Space is limited and will fill quickly so be sure to [register today!](#)



## Mortgage Booklets Available

As a part of the financial industry's broader mission for consumer education, mortgage tool-kits and booklets are a necessary component of your institution's overall customer service objectives. Look to FIPCO as your one-stop resource for the following:

- **(11508) CHARM BOOKLET**  
 – **Consumer Handbook on Adjustable Rate Mortgages**  
 For variable rate closed-end consumer credit, with a maturity greater than one year, secured by the consumer's principal dwelling (Covered Loans), certain disclosures must be provided at the time an application form is provided, or before payment of a nonrefundable fee, whichever is earlier. Disclosures include loan program disclosures and a CHARM booklet.
- **(11516) CFPB's Your Home Loan Tool Kit**  
 – **A Step by Step Guide**  
 This booklet is designed to be used in connection with the new Loan Estimate and Closing Disclosure form, and can help make better choices along the path to owning a home.
- **(11527) HELOC Booklet – Home Equity Lines of Credit**  
 – **What You Should Know About**  
 Information is provided on home equity lines of credit. Booklets include a glossary of terms and a checklist to use in shopping for a plan.

Contact the [FIPCO Customer Service Department](#) today at (800) 722-3498 for complete details and pricing information.

## January Software Training

There's no denying the value of professional education opportunities, especially those focusing on the use of your institution's software. When conducted properly, training can help increase production, profits, and compliance, while decreasing long-term costs, waste, and inefficiencies. With in-house, online, and customized training options available, [FIPCO's Education and Training](#) courses are designed to best fit your needs.

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.

Upcoming events include the following:

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

Jan. 9, 9am – 11am:	Real Estate Purchase Webinar
Jan. 9, 1pm – 3pm:	Real Estate Refinance Webinar
Jan. 10, 9am – 11am:	Commercial Webinar
Jan. 10, 1pm – 3pm:	Ag Loans Webinar
Jan. 11, 9am – 11am:	Basic Consumer Loans Webinar
Jan. 11, 1pm – 4pm:	Deposit Accounts Webinar
Jan. 22-25:	Loan and Mortgage 4-day Training