

Compliance Concierge™ Loan & Mortgage Sessions Continue Through February



As an integral part of our commitment to provide you with ongoing *Compliance Concierge™* training and support, we are continuing to offer our series of free educational webinars. With agenda items derived from the most current and frequently asked product support questions, these are truly educational opportunities at their finest:

***Free Run-Side Training Webinars:** *Compliance Concierge™ Loan & Mortgage Software (Front-End) webinars* are scheduled for **Feb. 6, 10, 11** and **18**. (Times are tentative and subject to change.)

8:30 a.m.	Navigation of Smart Bar	11:10 a.m.	Commercial Secured Loan with Quick App (Including Guarantors)
8:45 a.m.	Menu Queues and Print Lists (Quick App)		▪ Commercial Line of Credit with Quick App (If time allows)
9 a.m.	Client Information		▪ Agricultural Loan with Milk Assignment (If time allows)
9:45 a.m.	Consumer Secured Loan with Quick App	Noon	Lunch Break
10:45 a.m.	Printing	12:30 p.m.	Real Estate Mortgage Loan (No Quick App)
11 a.m.	Break	2:30 p.m.	HELOC's with Quick App (if time allows)

Prior to the event, you'll receive a link for printing handouts for each participant. One connection per location, per event please.

***Half Price Hands-on Run-Side Training Sessions Through End of February:** Attend run-side training at the FIPCO headquarters in Madison, WI and receive updated handouts along with instructor-lead, hands-on training over a period of two days. Agenda items are the same as in the webinars, but times vary. These information-packed sessions are scheduled **Feb. 6-7, 12-13, 20-21, 24-25, and 27-28**. Save 50%! Cost is \$299 per person for the two day session.

***NEW – Free Mortgage Loan Origination and Underwriting Webinars Added to Schedule**
You requested it, and now we're delivering! Join us for a free session specifically designed for loan originators and underwriters. Two sessions are being offered: **Feb. 4** and **5** from 8:30-10:30. One connection per location per event please.

Questions may be directed to the [FIPCO Training Department](#) at (800) 722-3498.

"Thank you to the FIPCO Staff for working so hard on Compliance Concierge™. You really go above and beyond!"
– *Gayle Aspenson, Peoples State Bank, Prairie du Chien*

Free Compliance Concierge™ Deposit Webinars Continue for Limited Time

> Don't miss out on our *Compliance Concierge™* Deposit Refresher – Account Maintenance **Feb. 12**. [Click here](#) for easy online registration. Topics include the following:

- New/Existing Accounts
- Account Maintenance Print List
- WBA Maintenance/IRA Ancillary Forms
- Blank Forms
- Q & A

> And be sure to take part in our upcoming *Compliance Concierge™* Deposit Account Opening Refresher webinars, scheduled for **Feb. 14**, and **Feb. 26**. [Click here](#) for easy online registration. Agenda items include:

- 9:00 Account Opening Spreadsheet
- 9:15 Toolbar Buttons
- 9:30 Account Opening and Forms Printing
 - 9:30 Setup Owners
 - 10:00 Account Parameters
 - 10:30 Product Detail
 - 11:00 Print List
 - 11:15 Printer Setup
 - 11:30 Retrieving Existing Accounts

(Times are tentative and subject to change.)

You will receive a link to print updated handouts prior to the event, and ask that you please print copies for each participant. One connection per location, per event please. 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.

Leverage the Power of Electronic Forms

Did you know that electronic files of the more commonly used Wisconsin Bankers Association (WBA) forms are available in Adobe PDF and Microsoft® Word formats? Convenient and easy to use, these WBA forms can be electronically filled out and printed, and are available exclusively through FIPCO®. Some of the many advantages in utilizing electronic forms include:

- Flexibility – including the ability to print blank forms as well as completed forms.
- Cost Efficiency – Eliminates the expense of maintaining a Hard Copy Forms inventory.
- Compliance – Wisconsin Bankers Association forms have been accepted as standard by bank regulatory agencies, attorneys and the Wisconsin judiciary. In conjunction with legal counsel, these forms are developed and reviewed by the WBA Drafting Team, helping to ensure compliance with state and federal regulations. WBA consumer forms have been approved by the Department of Financial Institutions and as such are deemed in compliance with the Wisconsin Consumer Act.



Mike (Verran): “Thank you for your help. I have downloaded the forms and I can’t wait to check them out. This is going to make things a lot easier for us and we will definitely get good use out of it. Thanks again!”

– Meg Irwin
 Hager, Dewick & Zuengler, S.C.

Our electronic forms are available in two main formats: WORD documents—allowing for completion of the form in Microsoft® Word—and Adobe PDF. When utilizing PDF format, a blank copy of the form can be printed for manual completion, or information can be entered in blank areas. Adobe Acrobat Reader is a

requirement for utilizing this format and can be downloaded at no charge from the Adobe website.

In our commitment to help ensure your institution’s compliance, we routinely update form images in conjunction with all necessary regulatory requirements and form enhancements. For example, our Forms Department recently released all of the required documents for the January 10th Dodd Frank deadline, as well as revisions to the signature card forms which were affected by the revisions made to the IRS W-9. All of our updates contain the form file as well as a notice detailing the changes made. And for added user convenience, all updates to form images are delivered automatically via e-mail.

For more information, please contact the [FIPCO Forms Department](#) at (800) 722-3498, ext. 271.

Free Resources for IT Audit/ Security Staff

Be our guest at this complimentary, casual event

FIPCO’s IT Round Tables are group discussions that provide you with a unique opportunity for networking with your peers from other financial institutions, and to discuss the issues you’re currently facing. Facilitated by FIPCO’s Director – IT services, **Ken Shaurette**, the round tables encourage attendees to share their experiences and learn from one another. Topics of discussion, provided by you and your fellow attendees may include: examiner hot buttons, current scams, IT audit and risk management issues, business continuity, mobile banking and more.

FIPCO® Round Table Discussions



Our next event is quickly approaching:

- Thursday, February 13 from 10:00 am - noon, at Superior Savings Bank, Superior, WI. Lunch will follow the event.

Additional dates and locations include: March 13 – Wauwatosa; April 10 – Galesville; May 8 – Appleton.

Don’t miss out! [Register today](#) as space is limited and will fill quickly. Questions may be directed to [Ken Shaurette](#) or the [FIPCO Customer Service Department](#) at (800) 722-3498.

Vendor Forms Protected by Copyright



As a reminder, most forms produced by vendors are covered by copyright. This includes forms produced by FIPCO.

Reproduction of a form protected by copyright, by any means or method, is a violation of law unless the form producer holding the copyright provides express permission for the form to be reproduced. In order to maintain the protections copyright affords, violations are pursued by the form producer and can be quite costly to the person or entity committing the violation. Thus, users of forms must not reproduce forms by any means unless permitted to do so by the producer of the form. Questions may be directed to the [FIPCO Professional Staff](#) at (800) 722-3498.

Don't Touch That Thumb Drive!

You don't know where it's been...

Imagine what would happen if one of your staff members found an unattended thumb drive or other media device. They'd leave it alone, right? Unfortunately, all too often the device is opened to determine ownership—opening the floodgates of vulnerability and potential IT nightmares. And this is just one social engineering approach used by criminals to steal your data and compromise your institution's security.



Simply defined, social engineering entails establishing a trust relationship—typically between individuals who have previously never met—in an attempt to obtain otherwise secure data by convincing an individual into revealing non-public information. This can be done by masquerading as a privileged or authorized employee, or using other means to gain a person's trust.

Social engineering is often based on trickery and misleading activities that encourage employees to release information, like a password, that may be valuable in obtaining non-public information or unauthorized access to an organization. The individual is tricked, cajoled, awed, persuaded, or otherwise convinced that providing the requested information is an appropriate course of action.

In the case mentioned above, the unattended thumb drive falls into the subcategory of Malicious Portable Media Social Engineering. USB Flash drives and CD-ROMs with enticing labels such as "Payroll" can be left in public areas such as hallways, restrooms and break rooms. The media contains simulated malicious code in an attempt to grab sensitive host information.

Is your staff *really* prepared for the targeted attack approach that comes from social engineering? FIPCO's [IT Audit and Security Services](#) team can provide you with an understanding of the real-world risks to your institution, and offers solutions that provide proven testing and training for your staff. Contact [Ken Shaurette](#), [Ryan Johannsen](#), or the [FIPCO Customer Service Department](#) today at (800) 722-3498 to learn more on how FIPCO can help prepare your institution.

Quick Links:

FIPCO® Products and Services

Quick and easy access to information about our products and services may be accessed by using the links provided below. Simply type www.fipco.com and add any of the following extensions:

Compliance Consulting	/compliance
Credit Bureau Reporting	/cbr
Deposit Origination	/deposit
Document Imaging	/imaging
Enterprise Risk Management	/erm
Integrated Risk Management	/irm
IT Audit and Security	/it
Loan Origination	/loan
Mortgage Origination	/mortgage
MICR Encoding	/micr
Office Supplies	/supplies
On-Line Lending	/online
Remote Deposit Capture	/rdc
Teller Supplies	/teller
Vehicle Registration	/vehicle

Preparations in Full Swing for Software & Compliance Forum

Mark your calendar for **May 7-8** and plan to join us in Stevens Point for the 2014 **FIPCO Software & Compliance Forum – Deposit**. This annual event (formerly known as the Deposit Software Users' Conference) centers on the deposit products, services, and industry hot topics that affect you the most in your daily operations.

Led by the FIPCO Professional Staff, Wisconsin Bankers Association Legal Department, and related industry experts, sessions will focus on maximizing the power of your deposit software, and meeting today's compliance requirements head-on.

From the highly-engaging and informative general sessions, to the interactive and enlightening breakout workshops, we're confident that you'll walk away from this conference with a better understanding of how to prepare for the continued changes in regulatory demands, and how we can help you do it.

Watch your e-mail inbox and the [FIPCO website](#) for further information, or contact [Annette Witkowski](#) with your questions.

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