



Cyber Security Evaluation Tool Available Online *Enables Users to Self-Assess Utilizing Industry Standards*

AUDIT Cyber terrorism is a very real and growing threat and as we know, the financial industry is not immune. Achieving a robust level of security today means much more than simply complying with regulations—it requires full management of your environment to effectively protect your organization. As a part of our mission to help you combat today’s potential threats, our [IT Audit and Security Services](#) department works diligently to help you minimize those risks, while searching for tips, strategies and solutions that you can use to help protect your essential business systems.

A software tool that’s worth consideration is the [Cyber Security Evaluation Tool \(CSET®\)](#) provided by the U.S. Department of Homeland Security. This tool developed by cybersecurity experts with assistance from the National Institute of Standards and Technology (NIST) under the direction of the DHS Industrial Control System Cyber Emergency Response Team (ICS-CERT) can assist organizations evaluating their cybersecurity readiness.

Utilizing a step-by-step process, CSET guides users in assessing their information technology systems and network security controls against recognized industry standards, and provides a prioritized list of recommendations for improving the organization’s cybersecurity. The tool provides an evaluation of your computing environment based on a comparison against a database of cybersecurity standards, including the NIST CyberSecurity Framework.

As an excellent means to perform a self-assessment of the security posture of your control system environment, CSET incorporates a variety of available standards from organizations including NIST, the North American Electric Reliability Corporation (NERC), Transportation Security Administration (TSA), and the U.S. Department of Defense (DoD) to name a few. When the user selects one or more of the standards, CSET builds a set of questions to be answered which will be compared against their selected security assurance level, and then offers the ability to generate reports including management summary, security planning and detail comparisons of your organization against the chosen standard to show areas for potential improvement.

DHS highlights many key benefits of CSET including the following:

- Contributes to an organization’s risk management and decision-making process.
- Raises awareness and facilitates discussion on cybersecurity within the organization.
- Highlights vulnerabilities in the organization’s systems and provides recommendations on ways to address the vulnerability.
- Identifies areas of strength and best practices being followed in the organization.
- Provides a method to systematically compare and monitor improvement in the cyber systems.
- Provides a common industry-wide tool for assessing cyber systems

If you would like to see sample reports that the software tool can generate, further information about CSET, or if you’d simply like to discuss how we can help you take a fresh look at your IT Audit and Security strategy, please contact FIPCO Director – IT Services [Ken Shaurette](#) or the [FIPCO Customer Service Department](#) today at (800) 722-3498.

.....
**Round Table Events
Become Threat
Intelligence Briefings**
*New Name for FIPCO’s
IT Discussion Sessions*
.....

Continuing to provide a beneficial vehicle for sharing threat and risk mitigation information, FIPCO’s [IT Round Table events](#) are undergoing a name change for 2015. Effective with the next scheduled event, these interactive discussion sessions will become FIPCO’s Threat Intelligence Briefings. Facilitated by FIPCO’s Director of IT services [Ken Shaurette](#), these sessions offer an opportunity to discuss technology hot topics, and gain insight into regional threat information and methods for showing examiners how you’re staying current on today’s cybersecurity threats. New locations are being added, so be sure to watch your email inbox and the FIPCO website for further details.

IT Security Alerts Sent to Your Inbox

Up-to-the-minute IT Security news and information is just a click away with FIPCO’s Threat Intelligence Newsletter, [InfoSecMsg](#). As a value-added service to our customers, this timely e-publication provides instant links to the latest IT Security threat information and how these issues could potentially impact the financial industry landscape. The following are just a few headlines from recent subjects addressed:

- New Zeus Variant Targets Users of 150 Banks
- BBB: Scam Confirmation E-mails Fool Online Shoppers
- Vulnerability in Embedded Web Server Exposes Millions of Routers to Hacking
- Malware Peddlers Turn Again to Malicious Links
- Cyber Threats Against US Energy And Defense Firms Are Real

Register your email address today to begin receiving this valuable resource at no cost to you. For more information, visit the FIPCO website or contact FIPCO Director – IT Services [Ken Shaurette](#) at (800) 722-3498.

CBW and WBA Merger Approved

As announced Jan. 5, 2015, the memberships of the Community Bankers of Wisconsin (CBW) and the [Wisconsin Bankers Association](#) (WBA) overwhelmingly approved the Merger Plan submitted for their consideration and recommended by both organizations' boards of directors.

This is an historic moment in Wisconsin's banking industry. Over the years, with growing frequency, members have expressed a desire for the two associations to combine into one. The recent vote confirms what the leaders from both organizations have heard – Wisconsin's bankers want one organization speaking with one voice to address the common challenges and focused on supporting the continued longevity of Wisconsin banks. A combined organization will enhance membership value, provide efficiencies and allow for greater influence.

The goal of the merger has been, and continues to be to do what is in the best interest of Wisconsin banks. Over the next few months, WBA will continue to keep member institutions informed. In the meantime, WBA has updated their [FAQs](#) page and invites you to utilize this resource to answer your merger questions.

“WBA's commitment to FIPCO, its products, services and customers remains strong and the merger will only add to the valuable suite of products offered for the benefit of the membership.”

As a wholly-owned subsidiary of the Wisconsin Bankers Association, Financial Institution Products Corporation (FIPCO®) will continue to provide members with valuable products and services along with the same trusted support that you've

relied upon for nearly three decades. WBA's commitment to FIPCO, its products, services and customers remains strong and the merger will only add to the valuable suite of products offered for the benefit of the membership.

As always, we are happy to answer any questions you may have. [Contact us](#) today at (800) 722-3498.

..... Our
*Commitment
to You.*

By staying ahead of the latest legislative changes and incorporating a proactive approach to identifying and solving software support inquiries, we strive to offer the highest level of software training, support, and customer service to you—our valued customers. And, as we're no strangers to the challenges of today's ever-changing compliance requirements, we are continuously evolving and improving to meet your unique needs. Our commitment to you stands firm—now and in the future. With extensive experience and unparalleled service, it's our mission to exceed your expectations every day.

Is Your Anti-Virus Software Providing Enough Protection?

Solution Helps Combat Financial Malware Head-On

Online banking fraud is a multi-billion dollar industry for hackers, with new threats to the financial industry emerging on a daily basis. Statistics continue to indicate that traditional security protocols are being outpaced by financial malware, citing that even the top anti-virus solutions failed to detect nearly half of the current threats when tested. As Wisconsin institutions are not immune to potential loss, it's important to understand that the security controls you currently have in place just might not be providing enough protection.



Available through FIPCO, the eBankSafe product line by Total Networkx can help safeguard your institution, your customers, and your lending relationships. Residing on the online banking customer's computer, this turn-key solution renders any malware inoperable during an online banking session, thus providing your account with a secure session every time they log in. As an FFIEC compliant solution, eBankSafe also helps educate your customers about the risks of online banking, and assists in establishing the necessary security policies to protect your institution. What's more, eBankSafe:

- Can Eliminate Security Control Audits
- Protects your institution and your customers from account takeover losses
- Offers a solution that's easy for customers to implement and operate
- Provides monthly activity reporting

Established in 2004, Total Networkx is an IT firm providing proactive, best-in-class solutions. Contact FIPCO Director – IT Services, [Ken Shaurette](#) or the [FIPCO Customer Service Department](#) for more information.

Build Your Loan Portfolio, Close Loans Quickly with Loan Processing Central

High loan volumes, staff shortages and disasters can greatly impact your loan closing process and can negatively impact the productivity and profitability of your institution. Should these, or any other unforeseen circumstances occur within your institution, or if you could simply use some backup support, FIPCO's [Loan Processing Central](#) can help with your loan documentation.

"Our clients count on us to move quickly once we approve a loan, and we pride ourselves on our fast closing process. That wouldn't be possible without the fantastic service Cathy at FIPCO provides. The speed and accuracy with which she responds to our many requests for loan documents is a big factor in FCI's ability to meet our borrowers' needs."

– Shreedhar Ranabhat
 Director, Community Lending
 Forward Community Investments

Whether assisting with your entire loan portfolio, or with specific loans that may be unfamiliar to your staff, we'll work to ensure the utmost precision, efficiency and compliance in closing your loans. When you utilize Loan Processing Central, you'll have your completed and correct

loan document package ready for printing within 48-72 hours* of initial receipt of the completed application and loan write-up sheet. Additionally, you can:

- Be sure that you'll never have to turn away business if your staff is unfamiliar with a particular type of loan.
- Lower your operating costs when less staff-time is required to process documents.
- Appreciate the flexibility, as you can utilize our services according to your volume needs.
- Value FIPCO's experienced loan processing staff promise of a 48-72-hour file turn around.
- Trust that documents are transmitted by an electronic secure document delivery service.
- 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.

With our strict code of ethics, you can rest assured that your data will be protected, and that your documentation will be delivered accurately and in a timely manner—giving you the freedom to focus on building your loan portfolio and closing your loans quickly.

(continued)

Coaching Compliance for Your Institution



COMPLIANCE

FIPCO's Compliance Consulting

Services offer a different approach to compliance: Consulting and Coaching. Providing a more specific, hands-on approach to compliance within the organization, this service includes policy reviews, process and procedure examinations, exam/audit remediation and anything else your specific institution needs to overcome its specific compliance challenges. Through this review of your unique compliance management system, the consulting and coaching process helps you identify areas that need improvement. Simply put, this customizable process helps develop an action plan for addressing what you need to overcome specific compliance challenges, rather than offering broad, over-generalized advice.

Contact FIPCO's Director of Compliance Services [Ruth Potter](#) at (800) 722-3498 for more information.

Elevate Your Software Proficiency FIPCO's Educational Opportunities Are Just a Click Away

(All events are *Compliance Concierge*™ training courses.)
 Feb. 10, 9am-Noon: Real Estate Webinar
 Feb. 16, 9-11am: Commercial/Agriculture Webinar
 Feb. 17-18, 8:30am-4pm: 2-day Loan/Mortgage Training
 Feb. 23, 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.

Loan Processing Central

(continued)

First time user? No problem! Just visit the [FIPCO website](#) to review any set-up requirements and follow the easy, step-by-step process to submit your loan application documents. Or, simply [contact a member of the Loan Processing Central team](#) with any questions you may have.

*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.