

Upcoming Webinars Feature New Prequalification Tool

Join organizations throughout the industry without ever leaving the comforts of your office.

We invite you to set aside a few minutes out of your day for a mid-morning break, while you join us for an engaging and informative webinar featuring **FastApp Online**. During this free 30-minute introductory online presentation, we'll showcase the many features of our newest product offering, and demonstrate how this innovative solution can help you connect with your customers and benefit your institution.

As you sit back and relax with your cup of coffee, let us show you how FastApp Online:

- Offers a cost-effective online data gathering tool that benefits you *and* your customers. Because it incorporates directly into your institution's website, FastApp Online can quickly and accurately gather the customer data you're looking for, without the hassle of cumbersome and complicated processes that similar solutions often require.
- Provides the ability to customize FastApp Online with the colors and graphics you choose to blend seamlessly with those of your organization. While using FastApp Online, your customers will feel as though they've never left the security and familiarity of your institution's site.
- Helps to enhance your customer relationships. Once a consumer uses FastApp Online to submit their data, you're ready to use that information to open up the dialogue with your customer and cultivate the relationship as you work through the loan process together.
- Increases your efficiency in seamless data integration with the interface between FastApp Online and **Compliance Concierge™**.

Because our organization works for the industry, members of the FIPCO User Committee—from financial institutions just like yours—reviewed FastApp Online prior to its release. Their recommended improvements and feature changes have ensured the product is both helpful and cost-effective.

Webinars are currently scheduled for 10-10:30am on February **1st, 8th, 15th, and 22nd** as well as March **1st, 8th, 15th, 22nd, and 29th**. Remember, there's no cost to participate, but registration is required. Simply select the link indicating the date of your choice for quick and easy online registration.

Don't miss out! These no-obligation webinars are being offered for a limited time only, so be sure to register today! Questions may be directed to **Sally Michaels** at (800) 722-3498, ext. 258.



Foundation Rooted in Professional Service, and Longevity of Experience

For three decades, our company has focused on providing a full spectrum of products and services to effectively solve compliance challenges and improve operational efficiencies—looking out for you, and helping your institution stay ahead of the compliance curve. For us to uphold our corporate mission to serve as your trusted resource, we rely on a strong foundation built upon knowledge, professionalism and fortitude. From the time our organization was incorporated in 1987, the **FIPCO Professional Staff** has successfully served as the heart of that foundation.

Recent customer comments, like those provided by **Rich Brown** of Cuba City's **American Bank & Trust Wisconsin**, echo these sentiments. "Thank you for the training. You and everyone else from your staff were very accommodating and easy to talk to. It's nice to do business with people who care."

In addition to expertise and professionalism, we humbly pride ourselves in the longevity of our professional team. With just one look at the [staff profile page](#) on the FIPCO website, you'll quickly note this consistent theme. Nearly three quarters of our employees have been with our organization for more than nine years, and twenty-two percent pride themselves with 20 or more years.

Just a call or click away, [we're here when you need us](#). Thank you for your loyalty, and we look forward to serving you in the future.

We Want to See You...at Booth 32

We're showcasing our exhibit at the 2017 Wisconsin Bankers Association Bank Executives Conference, and we'd love to show you what we can do for your organization. Our products and services have been carefully developed to help your institution remain compliant, accurate and efficient. We invite you to visit our booth during this engaging event, February 6-8 at the Pfister Hotel in Milwaukee, or contact **Art Weber** or **Sally Michaels** at (800) 722-3498 to schedule a complimentary consultation.

Take a Closer Look: FIPCO's IT Audit & Security Services

Information Technology has become a great source of potential vulnerability for financial institutions. Any compromise in the confidentiality, integrity or availability of customer information can result not only in a loss of reputation, but in substantial legal and financial exposure as well.

Our **IT Audit & Security Services** department can work with you to identify improvements in the risk management of your computing environment before concerns and deficiencies are identified by examiners – or worse, vulnerabilities are exploited causing losses from unauthorized access. With a proactive approach to risk management, we can offer your organization professional guidance regarding:

- Cybersecurity Framework awareness training and consulting
- Information/Cyber Security Program and supporting policy development
- 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

And, just as you'd expect, compliance is our paramount priority. Our services meet both examiner expectations and industry regulations, and are customized to your unique situation. We combine our experience and expertise with industry best practices to deliver actionable results that you can be confident in.

Getting started is just a call or click away!

Contact FIPCO Director – IT Services, [Ken Shaurette](#) at (800) 722-3498 ext. 251 for more information.



"I called Ken and on very, very short notice he came in and performed the work that needed to be done. After going through the initial review, Ken just wowed us by saying, 'Just read the report and don't do anything yet. I'll meet with you in person to go through the reports page by page.' Not only did he go through the report, but he also gave 2 or 3 recommendations on how to respond to the observations. I've never seen anything like that in my 40 years of banking. Absolutely unprecedented in my career from an audit standpoint."

– **Paul Adamski**, President and CEO,
The Pineries Bank, Stevens Point

Discuss Current IT Issues at Upcoming Peer-Group Events

The threats aimed towards the essential business systems of today's financial institutions are highly-targeted, and stem from hackers, spies, corporate raiders, terrorists, professional criminals, and vandals. Is your organization adequately prepared to protect against these threats? Are there others out there who have experienced situations similar to yours, and how did they handle it?

When it comes to information technology and the security of your financial institution, the ability to communicate with your peers is beneficial to you and your organization. To help facilitate this process, we are continuing our series of **Threat Intelligence Briefings** and invite you to join us **May 18** in **Wisconsin Rapids**. 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!](#)

FIPCO IT Round Table Discussions



Can't wait until May? No problem! The **FIPCO IT Audit & Security Department** is just a call or click away to chat about the IT issues you'd like to discuss. Contact us today at (800) 722-3498.

Data Integration Key to Efficient Operations

Automated systems are instrumental in streamlining productivity and reducing the potential for lending and compliance mistakes. These efficiencies can be enhanced even more when the systems used are able to share data between them. As a result of FIPCO's strong relationships with various service providers and host vendors, **Compliance Concierge™** can do just that through its robust interfaces.

Compliance Concierge™ is able to integrate with a variety of other financial solutions, including host accounting systems, CRA and HMDA reporting systems, credit bureaus, Freddie Mac and Fannie Mae underwriting, ULDD delivery and more. We can also customize these interfaces to meet your specific needs. For more information, visit the [FIPCO website](#) or contact the [FIPCO Sales Department](#); Art Weber or Sally Michaels at (800) 722-3498.

Latest Edition of Financial Directory Now Available

Indispensable resource features streamlined, ad-free format.



Is your institution equipped with the 2017 edition of the *American Financial Directory*®? Previously known as the *Wisconsin Financial Institutions Directory*™, this is the must-have resource you rely on, with a user-friendly format you're sure to love.

With its streamlined design, this helpful information source features a comprehensive collection of data, without the distraction of advertisements and superfluous fluff. In addition to a listing of every depository institution and branch in Wisconsin, *practical* information provided

throughout the nearly 300 pages of information includes:

- Charter, institution type
- Institution name changes
- Principal correspondents
- Key officer contacts
- Board of Directors
- Fed telegraph name
- Funds processing/transfer information
- Location/number of branches
- Year established
- Financial information
- Association membership
- Holding company name/city
- Street, mailing address
- Head office banking hours, and much more

The 2017 edition is now available! For complete product and pricing details, including Wisconsin Bankers Association (WBA) special member pricing, contact the [FIPCO Customer Service Department](#) at (800) 722-3498 or visit the [FIPCO website](#). Limited quantities are available, so be sure to order today!



Are you new to *Compliance Concierge*™ Parameters (administration)? Does your system administrator need a Parameters refresher? If you answered “yes” let's get started and schedule a customized training session. Contact FIPCO Training Coordinator, [Alice Hamilton](#) at (800) 722-3498, ext. 233.

Save Time and Effort with Proper Software Training

Just a few hours with us can help you become a better, more efficient software user.

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, all while decreasing long term costs, waste and inefficiencies.

With in-house, online and customized training options available, [FIPCO Education and Training](#) courses are designed to best fit your needs. Upcoming events include the following:

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

- Feb. 6-9, 8:30am – 4pm: Loan and Mortgage 4-day training
- Feb. 13, 9am – 11am: Real Estate Purchase Webinar
- Feb. 13, 1:30pm – 3:30pm: Real Estate Refinance Webinar
- Feb. 14, 9am – Noon: Deposits Webinar
- Feb. 14, 1:30pm – 3:30pm: Basic Consumer Webinar
- Feb. 15, 9am – 11am: Commercial Webinar
- Feb. 15, 1:30pm – 3:30pm: Ag Webinar

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.

We Are Headed to Your Area – Let's Meet

The FIPCO Professional Staff is continuing to travel throughout the region and we'd love to see you in person. Attending any of the events shown below? Be sure to stop by and say hi! If you see that we'll be in your area and would like to schedule a personal consultation, please feel free to [contact us](#) at (800) 722-3498.

- » February 6-8 – [WBA Bank Execs Conference](#)
The Pfister, Hotel, Milwaukee, WI
- » April 1 – Merchants Bank Event
Mall of America, MN
- » April 5-6 – [WBA Ag Bankers Conference](#)
Chula Vista, Wisconsin Dells, WI
- » April 11-13 – Michigan BEST Conference
Grand Traverse Resort & Spa, Traverse City, MI
- » April 20 – Future OPS
Holiday Inn at Ameristar, Council Bluffs, IA