

Compliance Consulting Update: Advertising Review Services Now Available

Compliance continues to be a time-consuming and costly burden. The rules change frequently, and it's often difficult to know just how to apply those rules to your day-to-day operations. And with the social media revolution adding to the plethora of marketing avenues already available to your institution, it's now more important than ever to make sure that your advertising efforts remain in compliance.

FIPCO's Advertising Review Services can help you make sure your advertising dollars are working to grow your institution's revenue—rather than wasting them on noncompliance fines. Under the guidance of **Ruth Updike**, FIPCO's Director – Compliance Services, you'll gain the knowledge and tools necessary to determine which marketing laws affect your institution and what you can do to ensure proper compliance.

And if you feel like compliance is getting away from you, you're not alone. Stay on top of all the latest compliance challenges by participating in **FIPCO's Compliance Round Table Discussion Session**, April 16 from 10 a.m.-1 p.m. at the WBA/FIPCO offices in Madison. Led by **Ruth Updike**, this complimentary event offers you the opportunity to network with your peers about the compliance issues that affect you the most. Discussions may focus on:

- 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
- HUD Issues Temporary Waiver of FHA's Regulation on Property Flipping



You may also [e-mail your questions and/or discussion topics](#) in advance. There is no cost to participate in this event, but registration is required. [Register online](#), or contact the **FIPCO® Customer Service Department** at (800) 722-3498.

Take a Closer Look: eCommerce Manager

Think the Internet isn't impacting your business? It's time to think again. With recent estimates indicating that approximately 30 percent of all loan applications are completed online, now is the time to find an effective method of reaching this valuable segment of the population. **eCommerce Manager (eCM)** from eDominate can help do that and more.



Setting your institution above the competition with more loans and business accounts, eCM's interactive online lending, marketing and customer service portal can help you improve your point-of-sale lending, automated cross-selling, customer service, and much more.

And through the **eCommerce Business Network**, you can reach out to your customers through your own business network and help promote commerce in your community.

This beneficial solution offers many key features including:

- **Consumer and Mortgage Lending Module** – with

automated decisioning and underwriting, risk based pricing and all required disclosures.

- **Deposit Account Opening Module** – including authentication services, product matching, account funding and all required disclosures
- **Delivery Mechanism** – to cross-sell financial and insurance products at the point of sale
- **Customer Service Portal** – providing multiple buying services to assist your customers with their purchase decisions
- **Secure Two-Way Communication** – with the ability to exchange e-mails and documents with your customers and business partners
- **Fully-Automated Business Networks** – to facilitate loan originations through local businesses at the point of sale
- **Low-cost Advertising Medium** – to help local businesses promote their products/services and obtain new customers

For more information, visit the [FIPCO website](#) or contact the **FIPCO® Customer Service Department** at (800) 722-3498.

Get the Latest IT Info with FIPCO InfoSecMsg



COMPLIANCE

Mail > Inbox > Today: *The FBI locked your computer*

Although it sounds hard to believe, computer users worldwide receive e-mail messages just like this. Are they real or fake? How can you know for sure? Will your inbox be next? With the increasing amount of malicious activity from both internal and external sources, it's now more important than ever to develop sound strategies for protecting your institution. Without a proper plan, insufficient defense can lead to financial loss, legal and regulatory or compliance issues, loss of reputation, fines and basic damages of an institution's enterprise infrastructure and ability to process transactions.

In order to make sure you receive up-to-the-minute IT Security news and information, be sure to subscribe to **FIPCO InfoSecMsg**. This IT Services e-publication addresses hot topics pertaining to IT Security and how these issues might impact the industry landscape and your organization. The following are just a few headlines from recent subjects addressed:

- Heist Once Again Highlights E-Banking Vulnerabilities
- Fake Apple Invoices in your Inbox Could Lead to Empty Bank Accounts
- "Spear Phishing" the Main E-mail Attachment Threat
- Massive Spam Campaign Impersonating Better Business Bureau Hits Inboxes Around the World
- Citadel Trojan Tough for Banks to Beat

[Register today](#) to begin receiving this valuable e-publication! For more information, or to find out how FIPCO's IT Audit and Security Services can help you better manage risk in your institution, visit the [FIPCO website](#) or contact the [FIPCO® Customer Service Department](#) at (800) 722-3498.

Upcoming IT Round Table Discussion Sessions:

- March 14 – New Richmond | • April 18 – Wausau

There is no charge to participate in this event, but registration is required. [Click here to register online.](#)

Featured Speakers, Expert Staff Gearing Up for Software User Conference

With less than two months before the [2013 FIPCO® Deposit Software User Conference](#), final preparations are being made for what is gearing-up to be the most informative and highly-anticipated event of the season. Scheduled for May 1-2 at the Holiday Inn Hotel & Convention Center in Stevens Point, this engaging learning experience is sure to enlighten, engage and entertain.

This conference is designed around the issues that are the most important to you—like the increasing demand for health savings accounts. With the Supreme Court affirming the constitutionality of the Patient Protection and Affordable Care Act, and the reelection of the President in November, it's important that today's institutions prepare for the inevitable changes coming to the healthcare market.

"With the projected increase in demand for high deductible health plans, experts predict that the demand for health savings accounts will quickly follow," said FIPCO Assistant Director – Deposit Products and Services [Nancy Hamele](#). "Institutions are no longer asking *if* they should offer HSAs, but rather *when*. As one of our featured presenters, [Lori Zeman](#) from Ascensus® will offer her insight into this timely issue."

Plan to join us May 1-2 and not only will you learn new ways of maximizing the power of your deposit software, but you'll also have many opportunities to ask questions, interact with fellow software users, and learn from the FIPCO Professional Staff who, through years of industry experience, have gained knowledge that remains unmatched.

Watch your e-mail inbox and the [FIPCO website](#) for further information, or contact [Annette Witkowski](#) with your questions. Please contact the Holiday Inn directly at (715) 344-0200 regarding hotel reservations.

Proper Financial Link® Training: Important to Your Institution's Compliance

While we will no longer act as a reseller of the Financial Link® product, we will continue to support and update Financial Link for existing customers until Feb. 25, 2014. During this time, it is still important that you and your staff are properly trained on the use of your institution's core software. To promote correct document usage, and to help ensure your institution's overall compliance, be sure you register for Financial Link® software training by contacting the FIPCO Training Department at (800) 722-3498.

eSats Offer Easier, Faster Access to Essential Information

When you subscribe to the Wisconsin Bankers Association (WBA) Forms Electronic Satellite Manuals, the volumes of comprehensive compliance and documentation information that once required exorbitant amounts of shelf space literally become just a click away. Available online, [eSatellite Manuals](#) offer the ability to view WBA forms and their corresponding instructions in a user-friendly, virtual format.



With the improved search functionalities of this essential resource, you'll enjoy easier and faster access to the information you need. Exact stock or WBA form numbers are no longer needed—simply enter a portion of the document name to find it on the list. Intuitive search options can also be completed by Satellite Manual, form or stock number.

Your eSatellite Manual subscription provides you with access for unlimited users from multiple locations, as well as e-mail notifications when new forms are available.

If you're not a current subscriber, see just how easy it is to enjoy point-and-click access to this indispensable resource. For more information, or to request a free demonstration, visit the [FIPCO website](#) or contact the [FIPCO® Customer Service Department](#) at (800) 722-3498.

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 FIPCO's web address and add any of the following extensions:

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

Web Connections

The FIPCO® Software support staff consistently exceeds the needs and expectations of our customers by providing the highest level of product training and support in a timely and professional manner. In this section, you'll find instant access to:

Update Release Notes | [Loan Software](#) | [Tech Tips and Feature Technical Articles](#)
[Mortgage Software](#) | [Answers to Software FAQs](#)
[Deposit Software](#) | [Training and Events Calendar](#)

Your FIPCO user ID and password are required to access this secured area of our website. Need a log-in? [Click here.](#)

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