

Going the Extra Mile for You

We're happy to do it, and we appreciate your support!

We are pleased to report that forward momentum of *Compliance Concierge*™ is continuing at a rapid pace, with integration of features and enhancements too numerous to count. As progress continues, users of this innovative system can look forward to many additional benefits and enhancements designed to improve the workflow of your daily operations.

For example, scheduled for release this month is a faster Quick App workflow for consumer, business and agriculture loans. If you've been able to participate in one of our recent training webinars, you may have had an opportunity to see a preview of this innovative and efficient new process.

And speaking of efficiency, a majority of interfaces to third party systems are available for installation. Our installation team is contacting clients to set them up in the installation schedule. You are also welcome to contact the [FIPCO Software Support Department](#) to initiate the installation planning if you prefer.

With all that said, it's clearly evident that the FIPCO Professional Staff is working diligently to bring you the highest-quality software with the features and functionality you rely on to successfully complete your daily operations. We're happy to go the extra mile for you—our loyal customers and we thank you for your positive feedback and continued support. The following are just some of the many comments we've received regarding our efforts:

"Everyone at FIPCO does such a wonderful job! You always get a good response," said **Angie Quinton**, Loan Processor at **Shell Lake State Bank**. "Although it's a very busy time for them, when I call for support, I never feel like I'm bothering them and they're always so happy to help. And I can't say enough about Annette...she's so friendly and helpful and she'll get you the answer. In fact, I have not come across a FIPCO staff member who will not get you an answer when you need it."

Lorrie Sonnentag, **Citizens State Bank, Cadott**, shared similar sentiments about the software support she recently received. "Sherry, I wanted to thank you so much for taking the time this afternoon to WebEx into our ARM product. I can't even begin to tell you how relieved I was to know that we were on the right track. Thank you also for helping us make a few minor changes to the product set up. Thank you for your reassurance and time spent with us this afternoon. In case you haven't heard it lately, you are awesome!"

We thank you for your feedback, and always welcome your comments.



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Software and Compliance Forum Set for May



May 7 · Holiday Inn Hotel and Convention Center · Stevens Point
SAVE THE DATE

We invite you to join us May 7th in Stevens Point for the **2014 FIPCO® Software and Compliance Forum – Deposit**. This event will focus on maximizing the power of your deposit software, and meeting today's compliance requirements head-on. From the informative and engaging general sessions, to the interactive workshops, this year's conference is sure to leave you with a better understanding of how to prepare for the continued changes in regulatory demands, and how we can help you do it. Session details and registration information will be available in the near future via e-mail and on the [FIPCO website](#).

Just Announced:
Mini Loan Conference
focusing on *Compliance Concierge*™ software
scheduled for May 8th.
Save the date!

Area Institutions Benefiting from FIPCO's Compliance Consulting Services

Customized experience offers real solutions

Increases in regulatory scrutiny continue to tax today's financial institutions—leading many to re-evaluate their compliance management policies, procedures and overall plan. What was the result of your most recent compliance consulting experience? Were you left with nothing but a mere list of potential problems for your institution to address? Institutions just like you are quickly realizing they deserve more than just a cookie-cutter report, and are looking to **FIPCO's Compliance Services** for a thorough and comprehensive experience.



COMPLIANCE

To learn more about how FIPCO's Compliance Consulting Services can relieve some of the stress regulatory compliance is placing on your institution, contact Ruth Updike or the FIPCO Customer Service Department today at (800) 722-3498.

"Bay View Federal Savings & Loan Association has been using FIPCO's Compliance Consulting Services for over a year now and we find it to be a great value," said Bay View's President/CEO **Steven W. Johnson**. "I would strongly recommend it to any institution

that could use additional compliance help. It is especially helpful for small institutions like us that do not have a full time compliance person on staff."

The ultimate goal of FIPCO Compliance Services is to deliver the results your institution needs without muddying the waters with extraneous add-ons. Utilizing a three-tiered approach, your institution will first receive a detailed risk assessment covering the entirety of your current compliance plan. After receiving focused coaching based on your institution's specific needs, specific regulations that your institution needs to focus on will be pinpointed and addressed. The end result is customized experience with real solutions.

Spearheaded by FIPCO's Director – Compliance Services, **Ruth Updike** leads the Compliance Consulting Services Department with over 20 years in the banking industry and in-depth knowledge of today's regulations.

"Ruth Updike is a very knowledgeable compliance expert," Johnson said. "She has assisted us with staff training, policies, and compliance suggestions. She was instrumental in laying the foundation for a successful compliance exam, and we found the program to be very beneficial for our Association."

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Join Others to Discuss the Avalanche of Changing Regulations

We invite you to join **Ruth Updike**, Director – Compliance Services on **March 18th** at **Bay View Federal Savings & Loan Association** in **Milwaukee** from 10 am – noon as she leads the latest in our series of Compliance Round Table Discussion Sessions. You are welcome to send questions in advance or just come and discuss topics including:

- > 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

There is no cost to participate, but you must [register to attend](#). Questions may be directed to the **FIPCO Customer Service Department** at (800) 722-3498.

FIPCO®
Round Table
Discussions



Need a Fresh Look at Your Information Security Program?

Many institutions seeking a fresh analysis of their Information Technology (IT) controls and IT risk management planning are looking to risk-based IT auditing through FIPCO. Our experts will provide you with an assessment of your Information Security Program's overall quality and effectiveness, while providing guidance on the characteristics that make up effective information security policy and procedures. We'll also assist in maintaining, expanding and improving the controls your institution must have in place to ensure the safety and soundness of your business.

We welcome you to join us for our next IT round table discussion session. FIPCO's Director – IT Services **Ken Shaurette** will facilitate the discussion and encourage participants to share experiences and learn from one another. The next complimentary event is scheduled for Thursday, **March 13th** from 10 am – noon, with lunch following at **Equitable Savings Bank, Wauwatosa**. [Register today](#) as space is limited and will fill quickly.

Maximize the Talents of Your Staff with Proper Training

Registration is just a click away for FIPCO's March training and webinar courses

In today's highly-competitive marketplace, it's imperative that you get the most out of your software and technology investment, and, in order to do so, proper education is paramount. Look to the [FIPCO Training Department](#) to help your staff understand the "complete picture" by teaching them the methods of software operation, as well as the reasoning behind why each process is necessary. Our trainers possess in-depth knowledge of our software, and understand how the lessons taught relate to the practical operations of those who use it. What's more, they're instrumental in the development and enhancement of our core software like *Compliance Concierge*™. It's this depth of experience that truly sets the FIPCO Training Department above the rest.

With in-house, online and customized training options available, our [education and training courses](#) are designed to best fit your needs. Don't let March pass you by without participating in one of these highly-beneficial courses:

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

Tues. March 4, 9am – Noon	Deposit Webinar
Wed. March 5, 9am – Noon	Real Estate Webinar
Thur. March 6, 9am – Noon	Commercial/Agriculture Webinar
Tues. March 11, 8:30am – 4pm	Loan – Front-End Training
Thur. March 13, 8:30am – 4pm	Deposit – Admin Training
Mon. March 17, 10am – Noon	Loan – Admin Webinar
Tues. March 18, 8:30am – 4pm	Loan – Admin Training
Tues. March 25	Loan – Front-End Training
Thur. March 27, 1pm – 4pm	Deposit Webinar
Mon. March 31, 9am – Noon	Consumer Loans Webinar

"I am enjoying the webinars you are conducting for Compliance Concierge™. I participated in all of them in February because each time, I learn more each session...so it's very beneficial. Thank you for offering them!"

– Jacqui Eggers
 Loan Secretary, Nekoosa Port
 Edwards State Bank

Find out today how we can help you arm your staff with the tools needed for success. Detailed course descriptions as well as scheduling, pricing and testimonials from software users just like you can be found on the [FIPCO website](#), or call (800) 722-3498.

FIPCO Offers Reliable Checklist for Verifying Monthly Debt and Income



FORMS

Lenders are now required to verify a Consumer's employment status and credit history, the current or reasonably expected income or assets that a Consumer will rely on to repay the loan, and the Consumer's debts, alimony and child support obligations. Lenders must verify the information they rely on using reasonably reliable third-party records. Lenders may use WBA Form 130Q to document that Lender has verified Consumer's employment status, credit history, income or assets, and debt, alimony and child support obligations as required by the ATR rules. Detailed information about the WBA 130Q may be found in the latest [forms notice](#) on the [FIPCO website](#).

The WBA 130Q is available in hard copy, electronic format and within FIPCO's *Compliance Concierge*™ loan origination software. You can [place an order for hard copy online](#) (Stock No. 11908) or by contacting the [FIPCO Customer Service Department](#) at (800) 722-3498 or, to find out more information about obtaining this form in electronic format, please contact the [FIPCO Forms Department](#).

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](#) | [Mortgage Software](#) | [Deposit Software](#)

[Tech Tips and Feature Technical Articles](#)
[Answers to Software FAQs](#)
[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](#).