Tools to Increase Efficiency in Managing Deposit Accounts
A deeper look at the Compliance Concierge™ Deposit Module

As a modular loan origination and deposit account opening suite, FIPCO's *Compliance Concierge™* is capable of integrating distinct lines of products including the loan, mortgage and deposit modules. And because deposits and cash flow are essential to daily operations, many institutions are realizing that the deposit module will be the bread and butter of most customer interactions. Maximizing the efficiency and efficacy of this tool is essential.

The software's deposit module is designed to facilitate the opening of new deposit accounts as well as managing ongoing account maintenance functions. It helps financial institutions improve efficiency, accuracy, compliance and visibility in their deposit operations with several key features:

- Pre-defined and custom reports that help staff organize and use account information.
- Credit bureau interface promotes efficiency by providing automated credit requests from the three major credit bureaus.
- Workflow management of deposit account openings across locations, roles and levels of authority.

COMPLIANCE CONCIERGE™

» *Compliance Concierge™* is the only deposit software in existence with the trusted WBA Forms at its core. Accepted as standard by bank regulatory agencies, attorneys and the Wisconsin judiciary, WBA Forms help to ensure that today's institutions remain compliant in a volatile regulatory environment.

But what makes this module stand above the rest is its forms integration. *Compliance Concierge™* is the only deposit software in existence with the trusted WBA Forms at its core. Accepted as standard by bank regulatory agencies, attorneys and the Wisconsin judiciary, WBA Forms help to ensure that today's institutions remain compliant in a volatile regulatory environment.

The maintenance section of the deposit module contains numerous tools that enable staff to add, change or remove participant, beneficiary or agent information on accounts, provide Truth in Savings disclosures for inquiries, fulfill wire transfer requests, stop payment orders, hold notices, SARs, and much more. Optional custom features include seamless integration with third-party service providers, e-signature capability, check ordering, and integration to ChexSystems.

To find how FIPCO's *Compliance Concierge™* Deposit module can benefit your institution, contact the FIPCO® Sales Department today at (800) 722-3498.

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Deposit Software & Compliance Forum Scheduled for May

As the FIPCO professional staff continues event preparations for the 2015 Software & Compliance Forum – Deposit, we'd like to remind you to mark your calendars to join us May 13-14 at the Stevens Point Holiday Inn Hotel & Convention Center. Jam-packed with timely and informative general sessions, as well as focused and interactive workshops, it is our hope that this 2-day event will leave you with the skills and confidence you need to effectively manage the continued changes in regulatory demands and maximize the use of your deposit software.

Past Attendees' Comments …

"We always get some new information out of this seminar."

"I use this information on a daily basis, so it was very helpful to me."

FIPCO
COMPLIANT. CONSISTENT. CONFIDENT.

Compliance & Software Forum
DEPOSIT

May 13-14 · Holiday Inn Hotel and Convention Center · Stevens Point

— SAVE THE DATE —

"Once again, we'll be featuring a number of industry experts to share their knowledge and best practices with our conference participants," said FIPCO Assistant Director - Deposit Products and Services, **Nancy Hamele**. "In addition to the experienced FIPCO Staff, we're pleased to host professionals from Ascensus as well as Wisconsin Bankers Association's Legal Department.

Further session details and complete registration information will become available as the conference draws near, so be sure to watch your email inbox and the FIPCO website.

Introducing Compliance Audits – A New Solution from FIPCO Compliance Services

Ruth Potter

Contact FIPCO's **Ruth Potter** or **FIPCO Customer Service Department** at (800) 722-3498 for more information.

Many Wisconsin-area financial institutions are already familiar with *FIPCO Compliance Services* and may have already taken advantage of a Compliance Risk Assessment, Compliance Consulting and Coaching, or Customized Regulation Reviews. However, many have not yet heard about FIPCO's latest offering: Compliance Audits.

This service is much more than merely an audit: It incorporates a fresh approach in helping institutions through the entire audit process, and assists in finding the answers to complete any items that are on the audit report. The FIPCO Compliance Audit not only reviews your current processes and procedures to check for potential violations, but—unlike many other audit firms—we take the extra steps to assist you through the audit by providing additional documentation and helping you find solutions to issues that will be identified in the report.

With many traditional audits, institutions often find that if a problem has been identified, the next course of action can be unclear. FIPCO's Compliance Audits offer a unique solution. During the post-audit exit interview, we take the time to answer any remaining questions and provide necessary supporting documentation to help resolve issues. We'll also recommend processes, checklists and other tools to help you fix the problems that will be identified by the audit. However, because of conflict of interest rules, the Compliance Audit cannot provide the same level of in-depth consulting and coaching as the other FIPCO compliance services during post-audit problem resolution.

So, how do you choose the right FIPCO Compliance Service option for your institution?

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New Cybersecurity Agency Announced

President **Barack Obama** has announced that he will create a new agency focused on cyber threats and enhanced information sharing. The Cyber Threat Intelligence Integration Center will act as a central place to coordinate cyber threat intelligence from the FBI, the National Security Agency, the Department of Homeland Security and other federal agencies. It will be modeled after the National Counterterrorism Center.

Upcoming IT Threat Intelligence Briefings
New Name for FIPCO's IT Round Table Discussion Sessions

Continuing to provide a beneficial vehicle for sharing threat and risk mitigation information, FIPCO's IT Round Table events have undergone a name change and are now known as FIPCO's Threat Intelligence

FIPCO® IT Threat Intelligence Briefings

Briefings. Providing an opportunity to discuss technology hot topics, these sessions help attendees gain insight into regional threat information and methods for addressing those threats. "The topics are totally audience-dependent and driven by the current questions and concerns of the participants," said FIPCO's Director of IT services Ken Shaurette. "Recent subjects we've addressed include the latest CyberSecurity events, malware, phishing attacks… just about anything goes." We hope you can join us March 19th in Marshfield or May 21st in Brookfield. Visit the FIPCO website for further details or contact the FIPCO Customer Service Department at (800) 722-3498.

Introducing Compliance Audits
(continued)

Consider what you need right now. If you recently completed a regulatory exam, or have one coming up soon and you know your institution's specific areas of concern, consider utilizing FIPCO's Compliance Consulting and Coaching Services or Customized Regulation Reviews. These services can help you prepare for the exam, quickly resolve issues and even help create any necessary documents.

Current requirements include completing audits for both deposits and lending. If your institution is preparing for your annual audit and you've historically hired outside companies, consider FIPCO's Compliance Services. If you've been with the same audit firm for more than three years, many experts recommend utilizing a new one. A fresh look can be incredibly helpful in uncovering items previous firms didn't identify.

For more information, please contact FIPCO Director – Compliance Services, Ruth Potter or the FIPCO Customer Service Department at (800) 722-3498.

Thumbprint Signature Program Offers Cost-Effective Deterrent

BANK SUPPLIES

As fraudsters persist in their attempts to attack today's professional organizations, the financial industry continues to fight the battle at the front lines. With annual check fraud estimated in the millions, anticipating and preventing potential fraud is becoming even more complex. Recent statistics from the 2014 Association for Financial Professionals (AFP) *Payments Fraud and Control Survey*, underwritten by J.P. Morgan, indicate that now, more than ever, the need for new security models and strict controls should remain at the forefront for organizations across the country and across the globe.

Checks continue to be the dominant payment form targeted by fraudsters, with 82 percent of survey respondents indicating that checks were targeted at their companies. And although the data suggests that check fraud represents big money, many institutions are fighting back with a very small solution to help prevent this type of crime.

The Thumbprint Signature Program is a straight-forward, proven solution in deterring check fraud. When a non-account holder asks to cash a check (in addition to requesting the standard forms of identification) participating institutions ask the individual to place an impression of their thumbprint on the face of the check using a 2-inch "inkless" touch pad. In cases of suspected fraud, the institution simply refers back to the print that was placed on the suspicious check. Time-consuming, complicated thumbprint databases are unnecessary, and signatures are directed specifically to law enforcement officials, and are used only in cases of suspected fraud.

To further augment fraud prevention efforts, many institutions are also utilizing Thumbprint Signature Program window displays, decals and statement stuffers to explain the mechanics of the program and, what's more, to send a clear message that fraud will not be tolerated. Originally developed by the Texas Bankers Association, this program has received widespread approval on a national level and has been adopted by state banking associations across the U.S. For further information, please visit the FIPCO website or contact the FIPCO® Customer Service Department.

Promote Your Institution's Success with FIPCO® Training
FIPCO's Educational Opportunities Are Just a Click Away

As greater responsibilities are placed on your professional staff, it's important to provide them with the necessary tools to promote your institution's success. With FIPCO's Education and Training, you can become familiar with the methods of software operation, and understand the reasoning behind why those processes are necessary. As trainers and software users ourselves, we know from experience what it's like to learn a new piece of software. And with the many changes in legislation, technology, and the shifting needs of our customers, the resources we provide are immediately updated when changes occur.

Whether you're looking for hands-on training, instructional webinars or customized training options, our courses are offered through a variety of formats to best fit your needs, offering you the most convenient and beneficial education experience possible. Upcoming educational opportunities are just a click away:

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

March 10-11, 8:30am-4pm:	2-day Loan/Mortgage Training
March 17, 9am-Noon:	Deposits Webinar
March 18, 9am-10:30am:	Consumer Loans Webinar
March 24, 9am-Noon:	Real Estate Webinar
March 25, 9am-11am:	Commercial & Ag Webinar

For detailed course descriptions, scheduling, and pricing information, visit the FIPCO website, or contact the FIPCO Training Department at (800) 722-3498.

Stay in the Loop

To ensure that all updates, notices, education/training opportunities, and additional communications pieces reach you in a timely manner, please be sure to let us know when any changes in personnel or job duties occur within your institution. Please provide the FIPCO Software Support Department with your name and title, FIPCO products(s) for which you are responsible, phone number and e-mail address.