

Complimentary Tour and Informational Event Coming Up

Today's technology leaders face wide-ranging options for modernizing their organization's IT capabilities. With continued developments in Managed IT Services, like cloud computing, making the move could offer greater benefits and opportunities for your institution.

We've partnered with UFS Data Center to offer *Compliance Concierge™* Managed IT Services, and invite you to see for yourself how Managed IT Services can work for you. Please join us for our upcoming **FIPCO Hosted Environment Due Diligence Review** scheduled for **Wednesday, April 25th** from 10:30am – 1:30pm at the UFS Data Center in Grafton, WI. This enlightening event will include an introduction to FIPCO's Managed IT Services, UFS facility tour, as well as cyber security, regulatory, and operational performance discussions.

Participants from the January event had this to say:

- » "I was impressed with the facility and the security that is there. When the time comes for us to have our server hosted, we know it will be in good hands."
- » "I really think it's a good pairing for FIPCO, and this event at UFS really showcased that. It really puts the end user at ease with choosing this partnership."

If you'd like to find out how you could increase your institution's IT efficiency, security, and save up to \$300 per month* on your IT costs, plan to join us April 25th. Lunch will be provided during this event, and there is no cost to participate, but [advance registration](#) is required to attend. [Contact us](#) today at (800) 722-3498, ext. 258 to reserve your spot.

*Cost savings may vary based on your IT costs.



FIPCO Hosted Environment Due Diligence Review
 Wednesday, April 25 · 10:30am – 1:30pm
 UFS Data Center · Grafton, WI



Jennifer Stein of TSB Bank, Lomira (center) received recognition for her service as Chair of the FIPCO Software Users' Committee. The award was presented by **David P. Werner**, president and CEO of Park Bank, Milwaukee and current WBA Chair, Chair-Elect, and **Rose Oswald Poels**, president and CEO of the Wisconsin Bankers Association.

Stein Recognized for Service, Leadership, Dedication to Software Users' Committee

Since FIPCO's inception in 1987, our goal has centered on serving as your trusted resource to provide a full spectrum of products and services that effectively solve compliance challenges and improve operational efficiencies. Simply put, our mission is to help make your job easier, and enhance your customers' overall experience.

The [FIPCO Software Users' Committee](#) serves as a vital component in achieving this mission by providing their expertise for shaping the direction and development of the products and services we offer. We are grateful to members, both past and present, for their leadership and dedication to the industry, and recently recognized **Jennifer Stein** of **TSB Bank, Lomira**, for her service as Committee Chair. Stein has been an integral member of the group since 2013, sharing her time and providing her expertise for the betterment of the financial industry. In June, she will begin her term as Past Chair.

Comprised of representatives utilizing *Compliance Concierge™* software, the committee monitors and reviews the development, enhancement and customer support of our products and services. But an equally important component of committee participation is serving as an information liaison between software users and the [FIPCO Professional Staff](#). By facilitating the FIPCO-client connection, they not only provide a useful avenue for customer input, but the feedback they receive is instrumental in providing the products

and support services that our clients have come to expect. Whether providing input for future product introductions and product enhancements, or helping to plan software, compliance and educational events held throughout the year, this group possess an unparalleled passion for our organization and unfailingly demonstrates knowledge of the industry we serve.

Interested in becoming a part of this worthwhile group? New members will begin their term in June. To learn more, please contact Software Users' Committee Liaison, [Annette Witkowski](#) at (800) 722-3498, ext. 238.

Get to Know the FIPCO Sales Team



Art Weber

Art Weber

FIPCO's Vice President of Sales and Marketing, [Art Weber](#) has an extensive background in the financial industry in the Midwest Region. Over the past two decades, Art has developed quality relationships with financial institutions throughout Wisconsin, Iowa, Michigan, Illinois, and Minnesota and is looking

forward to continuing those relationships in the years to come. He is very dedicated to his family and his community—a philosophy shared with many of his customers. "I have found that FIPCO customers are greatly vested in their communities and are committed to the success of their local businesses," he said. "It is this shared outlook that strengthens the customer/FIPCO connection." Art can help chart a course specifically customized to promote the success of your financial institution—from project planning to software installation and end-user training. Our integration with core providers has grown and continues to expand as well as our integration with a variety of FinTech companies.

Connect with Art via [in](#) and [t](#)



Jodi Zieske

Jodi Zieske

FIPCO's Inside Sales Representative, [Jodi Zieske](#) began her WBA career in 2007 working in WBA's Legal Department providing support to our staff of attorneys. Jodi's transition to FIPCO in 2013 enabled her to continue that support, managing FIPCO's general administrative activities as well as

providing superior service to FIPCO's entire customer base. "Paying close attention to, and having a clear understanding of, a customer's needs is vital. Providing superior customer service is a top priority and is what drives our team to respond promptly to our customers." Jodi joined the FIPCO Sales team in 2017, and her philosophy has remained the same. "I want to make sure our customers are completely satisfied with our products and services by providing excellent customer service—offering a friendly and quick response to all inquiries and finding solutions to enhance our customers' daily operations."



Sally Michaels

Sally Michaels

[Sally Michaels](#), FIPCO's Internal Sales and Marketing Coordinator, began her career with the organization in March 2008. She works with community institutions in Wisconsin, Iowa, Minnesota, Michigan, Nebraska and Illinois to ensure that each organization has the most up-to-date technology along with state-of-the-art

products and services. Her 35 years of experience in the financial services industry is most advantageous in helping institutions determine their current and future product needs. "I have worked for financial institutions, mortgage companies and mortgage insurance companies throughout my Financial Services career," she said. "And because I have worked on all sides of the fence including retail, wholesale, management, sales and operations, I feel my experience speaks for itself. My goal is to take that experience and provide the best possible service to FIPCO's current customers and to reach out to new potential customers so that they too can experience the state-of-the-art products and services FIPCO has to offer."

Visa Gift Card Winner



Congratulations to **Donna Oathout** of The American National Bank, Beaver Dam, winner of a \$100 VISA gift card. The award was presented by FIPCO President **Pamela Kelly**, and FIPCO Vice President Sales and Marketing, **Art Weber**, during the WBA Bank Executives Conference held February 5-7 in Madison.

March Software Training

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

- March 5, 1-4pm: Deposit Accounts Webinar
- March 7, 9-11am: Basic Consumer Loans Webinar
- March 7, 1:30-3:30pm: Commercial Webinar
- March 9, 9-11am: Ag Loans Webinar
- March 13, 9-11am: Real Estate Purchase Webinar
- March 13, 1:30-3:30pm: Real Estate Refinance Webinar
- March 19, 8:30am – 4pm: Loan and Mortgage 4-day Training

Visit the [FIPCO website](#), or contact the [FIPCO Training Department](#) at (800) 722-3498.

May Compliance & Software Forums Offer Ingenuity, Insight, Interaction



May 15 · Holiday Inn Madison at the American Center · Madison
 May 17 · Grand Lodge Waterpark Resort · Rothschild

won't want to miss. Scheduled for **May 15th** at the Holiday Inn Madison at the American Center, and **May 17th** at the Grand Lodge Waterpark Resort, Rothschild, this conference is optimal for today's *Compliance Concierge™* – Deposit users. In addition to providing the skills and confidence needed to stay ahead of the compliance curve, the instruction you'll receive will help maximize the capabilities of your deposit software by:

- » **Putting the ingenuity of the software to work for you** – Just a few tips, tricks, and tweaks of how you use *Compliance Concierge™ Deposit* will help you amplify the efficiency and productivity of your deposit software. Our general sessions and breakout workshops will offer exceptional educational opportunities with information and takeaways you can use right away.
- » **Gaining insight from a host of experts** – The continued burdens placed upon the financial industry can place a strain on your institution. To stay ahead of these changes and help you best prepare, our featured presenters will share their knowledge and best practices, as well as what lies ahead for the future of the financial industry.
- » **Interacting with software users just like you** – Throughout the conference, you'll have many opportunities to network with your peers, the FIPCO staff, and related industry professionals.

Regardless of your software experience, this conference offers the perfect opportunity to enhance your knowledge of FIPCO's *Compliance Concierge™* Deposit software solution. Beginners will learn the fundamentals for increasing efficiency and accuracy, and accomplished users can fine-tune their skills by learning about advanced system capabilities and upcoming system enhancements.

Watch your email inbox and the [FIPCO website](#) for complete session details and registration information.

With two exceptional and convenient venues, and a program featuring an ensemble of industry experts, this year's **FIPCO Compliance and Software Forum – Deposit** is an event you

Account Titling Guidance – From Basic to the Most Unique Account

If you've got questions about properly titling deposit accounts, the WBA [Account Titling Handbook – Revised Edition](#) is a must-have resource! Available through FIPCO, this comprehensive handbook provides the most up-to-date, accurate, and authoritative information, offering guidance for opening accounts from basic to some of the most unique.

Thoroughly updated by WBA Legal Assistant Director, Scott Birrenkott and FIPCO Deposit Business Analyst, Nancy Hamele, the revised edition further modernizes what was already a valuable information repository. With an emphasis on assisting financial institutions with adopting uniform procedures for titling and documenting new deposit accounts, the new edition now includes form samples generated from *Compliance Concierge™ – Deposit*, providing precise information with meticulous attention to detail.

Some of the many topics covered in the newly-revised Account Titling Handbook include:

- » Titling of Personal, Business and Fiduciary Accounts
- » Titling and Documentation of Municipal Accounts
- » Designation of Agent (POA), and POD Beneficiary
- » Taxpayer Identification Numbers (TINs)
- » Customer Identification Program (CIP)
- » Special Rules for Certificates of Deposit
- » Customer Due Diligence Rule (CDD) Beneficial Owner
- » Nontransferable Accounts
- » Retitling Accounts



Need guidance for titling those “no-so-common” accounts? You can rely on the handbook for details regarding Joint “and” accounts, Funeral, Lawyer, and Real Estate Trust accounts, as well as Benefit and Campaign accounts, and titling and documenting Municipal accounts. Additional topics include Designation of Agent and POD Beneficiary, TINs and TIN matching, and the new Customer Due Diligence (CDD) rule requiring financial institutions to identify and verify beneficial owners of legal entity customers effective May 11, 2018.

Complete details, including pricing discounts for Wisconsin Bankers Association (WBA) member institutions, can be found on the [FIPCO website](#). Take advantage of this resource by [placing your order today!](#) Questions may be directed to the [FIPCO Customer Service Department](#) at (800) 722-3498, ext. 274.