

From the President

As the **2013 FIPCO® Deposit Software User Conference** draws near, I would like to personally invite you to attend this educational and entertaining event.

Scheduled for May 1-2, the conference centers on the deposit products, services, and industry hot topics that affect you the most in your daily operations. From the increasing demand for health savings accounts and the inevitable changes to the healthcare market, to common deposit compliance topics, this year's sessions will be led by experts from the FDIC, Wisconsin Bankers Association Legal Department, Ascensus® and the FIPCO Professional Staff.



Pamela Kelly

We understand the ever-increasing compliance demands being placed on you and are dedicating a significant portion of the conference to this important topic. Whether you attend the optional Compliance Concierge session on May 1st

or participate in the workshops throughout the day on May 2nd, we're confident that you'll walk away with a better understanding of how to prepare for the continued changes in regulatory demands, and how we can help you do it.

"Every year you find new things to teach us and show us how to make our work lives easier. Thank you!"

*– Alicia Tealey, Personal Banker
Peoples State Bank of Bloomer*

Mark your calendars for May 1st and 2nd and join us in Stevens Point. **Online registration is now open**, and complete session details and registration information may be found on the **FIPCO website**. Additional questions may be directed to **Annette Witkowski** or the **FIPCO Software Support Department**. Please contact the Holiday Inn directly at (715) 344-0200 regarding hotel reservations.

Compliance Concierge Creates Advantages for Financial Institutions

As the cost of maintaining compliance continues to mount, today's institutions must depend on robust and dependable software solutions. In working to develop **Compliance Concierge™**, our goal is to fill this need with a reliable modular loan origination and account opening system that truly stands above the rest. Here's how:

Modules

Capable of integrating multiple lines of products, Compliance Concierge intuitively guides you through each step of the deposit account opening and loan processes. With modules that integrate seamlessly, Compliance Concierge can be installed on your institution's current in-house server or through a secure, hosted website—so there's no need for expensive upgrades.

Vendor Integration

The system's integration to third-party service providers is available for maximum productivity. Connecting directly to Fannie Mae/Freddie Mac for automated underwriting, Compliance Concierge will also integrate with additional vendors including Kroll Factual Data, eFunds, and Mortgage Industry Standards Maintenance Organization (MISMO).



Unique Features

Compliance Concierge can help improve efficiency, accuracy and compliance through a host of unique features, including: risk-based pricing and automated decisioning; ULDD delivery interfacing; credit reporting interfacing; exception tracking; e-document delivery; underwriting and tracking policy exceptions; fee and prepaid finance charge setup and control; commercial analytics; ability to open multiple loans and accounts; as well as support a full range of deposit products.

Your Voice

Because FIPCO is an owner of the Compliance Concierge™ software, we are empowered with the ability to facilitate timely enhancements based on user needs and customer feedback, meaning that you have a stronger voice in the product's features, functionality and user interface.

For more information, contact **Art Weber**, **Sally Michaels**, or the **FIPCO Customer Service Department**.

FIPCO Resources Can Help You Manage the Latest 3,878 Pages of Rules...and Much More



COMPLIANCE

A recent *Wisconsin State Journal* editorial titled **“Banking Rules Go Overboard”** emphasized the harmful impact this year’s mortgage lending changes will have on the lending process and consumers. In this era of regulatory overload, look to FIPCO for an abundance of resources to help you address today’s compliance demands—and just about anything else to help you in your daily operations:



FIPCO Compliance Services: This service extends beyond the compliance resources already offered through the Wisconsin Bankers Association (WBA) such as legal calls and the *WBA Compliance Journal*. Through consulting, coaching and customized regulation reviews, we deliver practical, step-by-step process improvements, actionable recommendations and comprehensive staff training – all at a reasonable cost.

Forms Revisions and Software Updates: Always accurate and always compliant, our forms are augmented with supplementary information to guide you through the necessary steps to maintain compliance. In addition, our **Software Release Notices** specify exactly what modifications can be expected and what actions your institution needs to take to remain in compliance.

Account Titling Handbook: This indispensable resource will provide you with the valuable information and guidance you need for opening accounts of all types—from the most basic to some of the most unique. What’s more, the **WBA Account Titling Handbook** goes beyond account titling basics by offering extensive information on Personal, Business, Fiduciary and Municipal Accounts, as well as Tax Identification Numbers (TINs), Designation of Agent/P.O.D. Beneficiary, and Special Issues.

For further information, please visit the **FIPCO website** or contact the **FIPCO® Customer Service Department**.

Combat Check Fraud with Cost-Effective Deterrent



BANK SUPPLIES

With recent estimates reaching \$800 million in annual check fraud, it goes without saying that fraud loss represents big money. And with losses expected to grow, many financial institutions are resorting to highly-complex biometric and digital solutions to prevent potential crime. What is surprising however, is that one of the easiest ways to combat this gargantuan problem comes in a minute 2-inch package.

The **Thumbprint Signature Program** provides a cost-effective, proven solution with a simple, straight-forward



process. When non-account holders ask to cash a check (in addition to requesting the standard forms of identification) participating institutions ask them to place an impression of their thumbprint on the face of the check using a 2-inch “inkless” touch pad. A clean, clear thumbprint is left for identification and the process is complete.

In cases of suspected fraud, simply refer back to the print that was placed on the suspicious check. To protect the privacy of those printed, signatures are directed specifically to law enforcement officials, and only in cases of suspected fraud.

To further augment their efforts, institutions may also utilize window displays, decals and statement stuffers to convey the message that fraud will not be tolerated, and to explain the mechanics of the program.

For further information, please visit the **FIPCO website** or contact the **FIPCO® Customer Service Department**.

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.

Another Essential Resource Right at Your Fingertips

If you haven't already ordered the latest edition of the **Wisconsin Financial Institutions Directory™** now's your chance to make sure you don't miss out on what institutions throughout Wisconsin call a "must-have" resource for conducting business with today's financial decision-makers.

This valuable resource includes contact information for state and federal regulatory agencies, WBA officers, staff and committee members, associate members and key state officials, as well as all the essential information you need about Wisconsin financial institutions including:

- Address, phone and fax number for main offices
- Branch location addresses, phone numbers and branch managers
- Asset size, financial statement information and routing numbers
- Names of officers and directors
- Correspondent banks
- Professional affiliations/association memberships



As demand for the Wisconsin Financial Institutions Directory continues to increase, it becomes more important to make sure you order your copies in a timely manner. Don't miss out on utilizing this valuable resource! To place an order, visit the [FIPCO website](#) or contact the [FIPCO® Customer Service Department](#).

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](#).

► **Be sure to check out the latest Tech Tips article on Microsoft Windows XP Support.**

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