



Join us for the
Tour de

**COMPLIANCE
CONCIERGE™**

April 18 | Madison April 19 | Madison April 26 | Rice Lake April 27 | Black River Falls
May 2 | Wausau May 3 | Appleton May 16 | Prairie du Chien

2016
tour:

Comments from
the 2016 tour:

- » “This was one of the most helpful seminars I’ve been to.”
- » “I love that I did not have to travel far for such valuable information!”

We’re sending out the mobile classroom and invite you to join us for our **2017 tour de Compliance Concierge™** series of software and compliance educational events. Like previous seminars, this year’s tour will offer a wealth of information, including tips, tricks, and best practices for the **Compliance Concierge™** software suite. But what truly sets the 2017 tour apart from all others is that the course and direction was determined by you.

“In our ongoing commitment to serve our customers, we put our software users in the driver’s seat, giving them the power to recommend specific topics and content of this year’s seminar,” said FIPCO Director – Software Development and Services, **Annette Witkowski**. “This allows us to customize our sessions to incorporate current trends and customer requests.”

Based on your input, topics will include, but are not limited to the following related items within **Compliance Concierge™**:

- **Real Estate FAQs:** TRID – How fields affect disclosures; Bridge loans; Adjustable Rate Mortgages; Non-Signing Spouse on mortgage; Amortization Parameter Selections; Tolerances; Trusts.
- **Consumer & HELOC FAQs:** Index change; HOEPA message; Military Lending Act; Revised Combination Notes.
- **Commercial & Agricultural FAQs:** Nested Entities; Real estate with escrow; Declaration of Business/Ag Purpose.
- **Denied/Withdrawn Applications**
- **Upcoming changes**

“We value every opportunity to personally connect with our local users, and the 2017 tour allows us to do so as we travel throughout the state,” Witkowski stated. “As in years past, each seminar will employ a hybrid format that combines the best of open Q&A, round-table discussion, and traditional training formats. This approach enables us to provide instructional and support services with the face-to-face instruction we find to be so beneficial.”

The cost for this full day of information and networking is just \$139 per attendee (includes lunch, beverages, and meeting materials.) Seating is limited and [registration](#) is required to attend. Questions may be directed to the [FIPCO Training Department](#) at (800) 722-3498.



Faster. Smarter. Better.

In today’s highly-competitive industry, anything you can do to promote better results, while working smarter, faster *and* with better customer service, will help keep your institution ahead of the competition. We invite you to join us for the **2017 FIPCO Compliance & Software Forum – Deposit** where our goal is to help you do just that.

» [See p. 2 for session details!](#)

Software & Compliance Forum is a Must-Attend

Scheduled for Thursday, May 11th at the Holiday Inn Hotel & Convention Center in Stevens Point, our biggest deposits event of the year will focus on maximizing the capabilities of **Compliance Concierge™** and putting the software to work *for you*. Regardless of your level of experience, you won’t want to miss this informative and engaging event. Beginners will concentrate on fundamentals, while accomplished users perfect, refine and focus on advanced system features.

Along with the FIPCO Professional Staff, members of the Wisconsin Bankers Association and Ascensus experts will lead engaging sessions focusing on account opening and maintenance, parameters, industry hot topics, legal/compliance inquiries and much more.

Registration is now open! The cost to participate is \$199 per person. This includes conference materials, refreshment breaks and meals. Please note: registration fees do not include your hotel accommodations.

Please contact the Holiday Inn Hotel & Convention Center directly at (715) 344-0200 and select #3 to reserve your hotel room. The group rate of \$109 is available only through **April 9th** (or until the block is full) so we encourage you to book right away. Reference the group name

WI Bankers Association – FIPCO Deposit Users or the Group Block Code: **FIP**.

From the President



Pamela Kelly

One of the things that I enjoy most about being a part of the financial industry is witnessing the remarkable changes that have occurred over recent years, and seeing first-hand the ability of financial institutions at the national, state and local levels to skillfully adapt to these challenges. Our mission has, and will continue to be, focused on proactively identifying and providing the tools you need to succeed. This commitment

was exemplified in August when we unveiled FastApp Online.

We understand that many financial institutions offer consumer and mortgage loan products, but may not have a relatively high volume of online loan generation business yet want a cost-effective solution for an online application presence. For these organizations, finding the right online prequalification tool can be challenging. We believe that FastApp Online fills this need by providing an online data gathering tool that collects customer information while seamlessly connecting to your institution's website.

Some of FastApp Online's outstanding features include the ability for you to customize the solution with colors and graphics that complement those of your organization. When a customer uses FastApp Online to submit their data, you can capitalize on this opportunity to initiate positive dialogue, and enhance your relationship as you work through the loan process together. I encourage you to see for yourself just what FastApp Online can do for you. If you didn't have a chance to participate in our recent FastApp Online webinars, feel free to contact [Art Weber](#) or [Sally Michaels](#) to schedule a personalized demonstration.

Another recent development that I'm happy to share with you pertains to our core loan, mortgage, and deposit solution. Since 2011, FIPCO has had a partial ownership position in our [Compliance Concierge™](#) software solutions. Our FIPCO development team has collaborated with our partner's technical teams for ongoing development efforts since this time. With the first quarter of 2017, FIPCO has obtained 100% ownership of the software and complete control over all development. With such, we are in the process of analyzing what had been completed and what is yet to be worked on to deliver various

features, enhancements, and interfaces. We believe this position will allow us to respond more proactively and timely for our clients.

If you'd like more information about FastApp Online, [Compliance Concierge™](#), or any of the products and services we offer, [contact us today](#) at (800) 722-3498

and let us know how we can exceed your expectations.

Pam Kelly is President of FIPCO® and can be reached at pkelly@fipco.com.

Software & Compliance Forum Session Overview

See for yourself what this exciting and engaging event has to offer!

Join financial professionals throughout the state for the **2017 FIPCO Deposit Software Compliance Forum**. If you could benefit from tips, tricks and helpful information regarding the following topics, this event is a must-attend:

Account Opening – Discover what's new while we highlight the system's latest modifications and enhancements, and receive answers to frequently asked questions. You'll also learn as we demonstrate various Trust account opening procedures, and techniques for retrieving existing customers and accounts. Whether you're new to the system, or an experienced user, this session is suited just for you.

Account Maintenance – Watch as the experts demonstrate how the Account Maintenance module is designed to maintain existing accounts, and discover what's new as we walk you through modifications and enhancements. You'll learn the most efficient and accurate methods for completing individual forms, generating TISA disclosures for inquiry purposes and CD renewal disclosures, and obtaining blank forms. We'll also give you tips on determining whether to start a new account or maintain an existing account, while uncovering techniques to retrieve existing accounts.

Parameters – Discover what's new to system parameters and receive answers to a host of frequently asked questions regarding user information, product information, fees, and much more.

HSAs – The new Medical IRA – In addition to discussing the potential changes to HSAs as a result of recent proposed legislation, a representative from Ascensus will also focus on how HSAs can be used to complement retirement savings, and *why* financial institutions should offer them.

Open Forum – Led by members of the FIPCO Software User Committee, this session provides all participants with an opportunity to discuss enhancements, updates, publications and more, as you ask questions, share ideas, and discuss processes with your colleagues.

Legal Q&A – Always an event highlight and a must-attend! Facilitated by the Wisconsin Bankers Association Legal Department and the FIPCO Professional Staff, you'll receive answers to *your* deposit-related legal/compliance questions. Be sure to submit your questions early, either on your registration form, or through the FIPCO staff.

Registration is now open! [Register online](#) today or [contact us](#) for further information.

Cybersecurity, IT Exams, Social Media and More

Discuss current IT issues during an upcoming peer group event.

The financial industry continues to face mounting risks stemming from hackers, corporate raiders, and professional criminals just to name a few. Is your organization adequately prepared to protect against these threats?



When it comes to the security of your institution, the ability to communicate with your peers is beneficial to you and your organization. To help facilitate this process, we are continuing our series of **Threat Intelligence Briefings April 12 in Hudson** and **May 18 in Wisconsin Rapids**. These round table events are designed to give you a forum for networking and discussing current IT issues, with an emphasis on sharing experiences and learning from your colleagues.

Topics of discussion are participant-driven and have included the following:

- Cybersecurity assessment— are you ready? *Can you be ready?*
- Pros and cons of cybersecurity assessment tools
- Social media
- IT exams— what's new and what you should know
- Recent scams and incidents
- IT audit and risk-management planning
- Vendor management
- Cybersecurity training for management and Board reporting

As an additional bonus, you'll receive 2 hours of continuing education credit for information security training when you attend. Space is limited and will fill quickly so be sure to [register today!](#)

"Thank you! I appreciate all of your information and I am excited to hear more! You guys rock at what you do...you ARE making life easier out there!"

— **Nicky Simpson**, River Falls State Bank

Proper Software Training Linked to Efficiencies, Satisfaction

The importance of software training continues to be emphasized throughout the industry. Numerous sources citing the benefits of proper education, including the online Free Management Library, Carter McNamara, MBA and PhD of Authenticity Consulting, LLC indicate that effective software training is linked to:

- Increased job satisfaction and morale among employees.
- Increased employee motivation.
- Increased efficiencies in processes, resulting in financial gain.
- Increased capacity to adopt new technologies and methods.
- Increased innovation in strategies.
- Reduced employee turnover.

No doubt about it. To become highly proficient and successful in utilizing your institution's software, you need proper training. With in-house, online, and customized training options available, [FIPCO Education and Training](#) courses are designed to best fit your needs.

Upcoming events include the following: (All events are *Compliance Concierge™* training courses.)

April 24, 1:30pm-4:30pm:	Deposits Webinar
April 25, 9am – 11am:	Real Estate Purchase Webinar
April 25, 1:30pm – 3:30pm:	Real Estate Refinance Webinar
April 26, 9am – 11am:	Commercial Webinar
April 26, 1:30pm – 3:30pm:	Ag Loans Webinar
April 27, 1:30pm – 3:30pm:	Basic Consumer Webinar

To learn how you can benefit from FIPCO software training, visit the [FIPCO website](#), or contact the [FIPCO Training Department](#) today at (800) 722-3498.



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