

Loan & Mortgage Compliance Concierge™ Tour Continues

Fond du Lac (May 8), Black River Falls (May 19), Rice Lake (May 20) events quickly approaching

As the FIPCO Education and Training Department continues its tour de **Compliance Concierge™** series of software and compliance events, participants in the debut engagements in Madison were impressed with the amount of beneficial information they received in just one day.

Some attendees comments from the tour de *Compliance Concierge™* event:

- » “Liked the small group for discussion.”
- » “Great topics!”
- » “Learning new tricks and shortcuts helps to more smoothly navigate in *Compliance Concierge™*.”

In addition to providing information, process tips and best practices for maximizing the broad range of capabilities within the loan/mortgage module of **Compliance Concierge™** these events offer a great opportunity for software users and the FIPCO Professional Staff to connect face-to-face.



Attendees are engrossed in seeing the new *Compliance Concierge™* TILA/RESPA screens, as shown by FIPCO Director – Software Development and Services **Annette Witkowski**, at the tour de **Compliance Concierge™** event in Madison.

We hope you can join us May 8th in Fond du Lac, May 19th in Black River Falls or May 20th in Rice Lake. Seating is limited, so [register today](#) for a full-day of information and networking. At just \$129 per person, this is an event you can't afford to miss! Questions may be directed to the [FIPCO Training Department](#) at (800) 722-3498.

Last Chance to Register for Deposit Compliance & Software Forum

The 2015 FIPCO® **Compliance & Software Forum – Deposit** is just around the corner. Don't miss out on this opportunity to maximize the power of your deposit software and gain confidence in effectively managing today's regulatory demands. Whether you're a novice or if you've used *Compliance Concierge™* Deposit software suite since its launch, you'll be sure to benefit from an enhanced understanding of this powerful system.

“The compliance and software forum this year really reflects our mission to reach as many of our deposit users as possible,” said Assistant Director – Deposit Products and Services, [Nancy Hamele](#). “With sessions designed to benefit users of all levels, participants are sure to walk away with a host of tips and tricks for increasing the efficiency and accuracy within their institution, and more accomplished users will have opportunities to learn about advanced system capabilities.”

This year's forum, scheduled for May 13-14 in Stevens Point, will focus on a wide variety of topics:



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

- **Reg E Review/Audit** – FIPCO Director of Compliance Services, **Ruth Potter** will discuss the many electronic delivery channels, focusing on coverage, products, delivery methods, and social media.
- **Account Opening Fundamentals** – This session will focus on utilizing *Compliance Concierge™* to open common and complex accounts, and will answer frequently asked user questions.
- **IRAs & HSAs Are Not As Scary As You Think** – Presented by the experts at Ascensus, this session offers a meaningful and fundamental understanding of IRA and HSA accounts.
- **Admin Parameters** – Maximize your software's precision and efficiency by learning what's available in your system parameters.
- **Account Maintenance Fundamentals & Upcoming Enhancements** – A must-attend for all participants, you'll learn how the Account Maintenance module is designed to maintain existing accounts or complete individual forms.

[Online registration](#) is closing soon, so reserve your spot today! Visit the [FIPCO website](#) for complete event details, or [contact us](#) with your questions at (800) 722-3498.

Institutions Look to *Compliance Concierge™* for Functionality, Compliance

While the cost of maintaining compliance continues to mount, today's institutions are turning to *Compliance Concierge™* as the modular loan origination and account opening system they can trust. This robust software suite not only facilitates precision and efficient operations, but also promotes the compliance confidence and peace of mind you demand. We understand the demands placed on today's institutions and, in order to ensure that your software remains compliant, work diligently to stay ahead of regulatory changes. In addition to user-requested modifications and additional screen functionality, some of the many recent enhancements to the Loan/Mortgage module include:

- Escrow availability on Commercial and Agricultural real estate loans.
- Short collateral descriptions will appear on the main Collateral screen. The Description field was added to make it easier to know which collateral you are answering questions for.
- Collateral location fields will default primary borrower's address.
- Modifications to the WBA 448BCA Business Credit Agreement and WBA 448RT Revolving and Term Credit Agreement.
- Expansion of several fields to allow for more characters.

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Rediscover the FIPCO Website

If you haven't checked out the [FIPCO website](http://www.fipco.com) lately, we encourage you to take a look! Designed with you in mind, and continuously updated with the most current information, we've streamlined and enhanced the site to make sure that it best supports you in your daily operations—providing user-friendly and efficient online tools with a clean look that promotes easy navigation and direct access to essential information.

As a beneficial information repository with direct links to the latest product, service and support information, the FIPCO website provides our customers with a host of valuable resources:

- Product and Services Information
- Answers to Commonly-Asked Software Support Inquiries
- Comprehensive Software Updates and Release Notes
- Technical Documentation and Tech Tips
- eSatellite Forms Manual
- Electronic Forms Set Update
- Revised Hard Copy Forms
- Wisconsin Bankers Association Model Forms
- Online Registration for Educational and Training Events
- News Archive

Rediscover fipco.com and see what it can do for you today!

Register Today for Upcoming Educational Events

With in-house, online and customized training options available, FIPCO education and training courses are designed to best fit your needs. [Register today](#) for the following sessions and much more:

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

May 5, 9am-Noon:	Real Estate Webinar
May 6, 9-11am:	Commercial & Ag Webinar
May 12, 9-10:30am:	Consumer Loans Webinar
May 19-20, 8:30am-4pm:	2-day Loan/Mortgage Training
May 28, 9am-Noon:	Deposits Webinar

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

Functionality, Compliance

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Recent software releases also included additional data screen functionality for the Deposit module, along with the following enhancements:

- Revised W-9 Request for Taxpayer ID form and certification language on Signature Cards.
- Customer Summary Reports enhanced to accommodate multiple products.
- Account Maintenance form additions and enhancements.

And users of this powerful system can view a list of future enhancements. Simply log-in at www.fipco.com and select the "Software Support" tab, followed by "*Compliance Concierge™*."

The Deposit module release will include enhancements to Municipal transactions, Rate Sheet, Co-Guardian Accounts, Due Diligence collection on Agents (POAs), the ability to Delete/Remove Accounts and Customers, as well as Additional User Rights and Password Security.

The FIPCO Professional Staff prides itself in consistently providing accurate and timely software and technical support. To augment these services, we offer a wealth of beneficial information within the [Software Support](#) section of the [FIPCO website](#) including date- and state-specific software release notes. Simply log-in with your username and password to gain access to these indispensable resources. [Request a log-in](#) today, or contact the [FIPCO Software Support Department](#) for further details.

IT Security Buzzword: “Threat Intelligence”

Regulators are asking for it by name, but do you know what it is?

“Threat intelligence” has become one of the biggest buzzwords in information security today, and for good reason. The idea of improving CyberSecurity in our organizations has been receiving greater attention over the last year, leaving examiners asking today’s institutions how they’re obtaining their “threat intelligence.”

The concept of Threat Intelligence has been supported not only by the FFIEC and FDIC, but by CyberSecurity industry experts as a whole. But just what is cyber-threat intelligence and how can you harness it to improve your security postures? At a high level, intelligence is information about attacks and threats, plus its associated context. It’s not just hype or the old fear, uncertainty and doubt factors.

Adopting an intelligence-led approach to managing cyber risk is a key to building cyber resilience. By identifying the relevant, current and emerging threats to your organization, you can proactively identify and mitigate attacks from internal and external forces.

In response to the growing need for institutions to gather reliable, up-to-date threat intelligence, we are continuing to provide a beneficial vehicle for sharing threat and risk mitigation information. Presented in a round table format and facilitated by Director of IT services [Ken Shaurette](#), our [Threat Intelligence Briefings](#) provide a forum for networking and sharing strategies in utilizing cyber-intelligence in preventing, detecting and responding to attacks, as well as meeting regulatory challenges.

We’re pleased to announce that [six additional statewide events](#) have been scheduled, with the **May 21st Brookfield** and **June 28th La Crosse** events quickly approaching. [Register online today](#) or [contact the FIPCO Customer Service Department](#) at (800) 722-3498.

FFIEC Releases Cybersecurity, Malware Statements

The FFIEC recently released two statements on ways banks can identify and mitigate cyber attacks that compromise credentials or use malware. Discuss topics like these during the upcoming [Threat Intelligence Briefings](#).

Compliance Services Event Coming to a City Near You

Peer networking and Q&A opportunity

In an environment of constant regulatory uncertainty, keeping your institution in compliance can be an ongoing challenge. To help you stay on top of all these changes, we’re continuing our series of [FIPCO Compliance Round Table Discussion Sessions](#) and are coming to a city near you.

How are other institutions coping with today’s challenging compliance landscape? These, along with your specific questions will be addressed. You’re welcome to submit questions ahead of time or simply come to take part in an enlightening discussion highlighting the topics that matter most to you. Additional discussion topics include:

- 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

The two-hour dialogue will be facilitated by [Ruth Potter](#), FIPCO Director of Compliance Services, CRCM.

We welcome you to join us:

- [May 29 – New London](#)
- [July 14 – Wausau](#)
- [Sept. 15 – Rice Lake](#)
- [Nov. 10 – Madison](#)

Following the discussion, attendees will enjoy lunch and networking opportunities. Because space at these events is limited, [advance registration is required](#). Further details about FIPCO Round Table events and a host of additional educational opportunities can be found on the [FIPCO website](#), or contact the [FIPCO Customer Service Department](#) with any questions you may have.

“Ruth was very instrumental in helping us establish a formalized compliance management system for our institution, and taught us the necessary processes for us to become self-sufficient. As a former banker, she brings a lot of credibility to the table and a wealth of knowledge that is highly beneficial in interpreting today’s compliance requirements.”

– Harry Radix, President & CEO
The First State Bank
New London