

Participants Enjoy Recent FIPCO Software Users' Conference

The increasing demands for health savings accounts, examiner "hot topics" and compliance issues were just some of the many insightful and relevant topics addressed during the recent FIPCO Deposit Software Users' Conference. Led by experts from the FDIC, Wisconsin Bankers Association Legal Department, Ascensus® and the FIPCO Professional Staff, this event concentrated on providing constructive and practical information for daily deposit operations, while offering helpful ways to enhance and improve software use.

Based on the wealth of positive feedback, the event proved to be a highly-beneficial and enjoyable experience. "Very informative and important material," said **Julie Davis**, Woodford State Bank, Monroe. "I plan to use the highlights to train my staff." She, along with conference participants like **Kristi Kelly** from Unity Bank, Augusta found the material useful. "I always learn something new to take back to our bank."



If you were unable to attend the conference but would still like to benefit from the information shared during the event, you're in luck! Copies of the 2013 conference notebook may be purchased while supplies last. [Order online](#) or [contact the FIPCO Customer Service Department](#).

[Photos from the event](#) will soon be available on the FIPCO website. We appreciate your feedback, and we look forward to providing quality educational opportunities to you in the future.

Spranger Recognized for Outstanding Service

Gratitude extended to full Software Users' Committee

During the recent Deposit Software Users' Conference, **Mary Ann Spranger** received recognition for her countless hours of service. The Weston Branch Operations Supervisor for Abby Bank has been a principal member of the FIPCO Software Users' Committee and has shared her knowledge and expertise for the betterment of the financial industry.

FIPCO President **Pamela Kelly**, recently awarded Spranger with a commendation for her service. "We congratulate and commend Mary Ann Spranger," she said. "Her distinguished 33 year banking career and 16 year term on the FIPCO Software Users' Committee establishes the highest standard of hard work, dedication and service for all other bankers to follow."

The FIPCO Staff would like to extend their most sincere gratitude to the following retiring members of the FIPCO Software Users' Committee: **Linda Arkin** – The Park Bank, Madison; **Sharon Lloyd** – Community First Bank, Stevens Point; **Mary Ann Spranger** – AbbyBank, Weston; and **Tammy Steig** – Jackson County Bank, Black River Falls.

We welcome new members for 2013-2014: **Keith Kilen** – DMB Community Bank, DeForest; **Debbie Perdew** – Sunset Bank and Savings, Waukesha; **Michelle Ponkauskas** – Farmers & Merchants Bank of Orfordville; and **Jennifer Stein** – TSB Bank, Lomira.

New officers for the upcoming term include:

- Chair: **Shelly Scheibe** – Heritage Bank, Spencer
- Vice Chair: **Renee E. Maas** – State Bank of Reeseville, Watertown;
- Past Chair: **Lisa Ketchum** – Independence State Bank

And our most sincere thanks goes out to those members continuing their term of service: **Tami Eid** –

John O. Melby & Co. Bank, Whitehall; **Melissa Haller** – Security Bank, New Auburn; **Derrick W. Hermann** – Waldo State Bank; **Stacy Magnuson** – Denmark State Bank; **Julie Reese** – Farmers Savings Bank, Mineral Point; **Alicia Tealey** – Peoples State Bank of Bloomer; and **LaRue Wills** – Mayville Savings Bank.

For further information, or to receive committee member contact information, please contact committee staff liaison **Annette Witkowski** at (800) 722-3498, ext. 238.



Abby Bank's **Mary Ann Spranger** with FIPCO® President **Pamela Kelly**.

Helping to Protect, Ensure Your Institution's Compliance

Trusted, Compliant FIPCO Forms



COMPLIANCE

With the recent regulatory changes and the increased level of scrutiny from examiners and regulatory agencies, remaining proactive in facing compliance demands can be a daunting task for even the most scrupulous financial institution. But with WBA forms offered through FIPCO, you can rest assured with confidence of unequaled accuracy and compliance.

With more than 300 available, these forms have been accepted as standard by bank regulatory agencies, attorneys and the Wisconsin judiciary. In conjunction with legal counsel, they are continually updated to ensure compliance with changes in regulation. "We have always made compliance a top priority when developing our forms," said FIPCO President **Pamela Kelly**. "Along with legal counsel from Wisconsin Bankers Association and Boardman & Clark LLP, we devote countless hours in compliance review, and are able to respond more quickly and accurately to state and federal regulatory changes."

As a vital component of the Forms Drafting Team, Boardman & Clark LLP reviews court case decisions throughout the United States, and when issues are presented in other states that could potentially apply to Wisconsin, the forms are revised to anticipate the issues. This familiarity and experience recognized by agency examiners, combined with superior service, means that FIPCO is a name you can rely on.

"With WBA forms as an integral part of FIPCO software, we have that *confidence* that we have the documents needed to complete accurate and compliant transactions," said **Pam Wipperfurth**, Middleton Community Bank. "And if you do have questions, the FIPCO team has the longevity and the support you need." We're confident that you'll agree and would be happy to show you more. For further information, please visit the [FIPCO website](#) or contact the [FIPCO Customer Service Department](#).

Compliance Concierge™ Update:

Experience Confidence in Compliance, Rapid Response

Signature addendum for non-standard signature blocks in development

We are pleased to report that final development and rollout continues for *Compliance Concierge™* FIPCO's new loan origination and account opening software suite. Customers are experiencing successful installations and training sessions for the deposit and loan modules, with the mortgage module scheduled to follow in the near future.

As a modular loan origination and deposit account opening suite *Compliance Concierge* centrally manages workflow and facilitates documentation across multiple locations, loan teams, lender functions and levels of authority. As we celebrate the debut of this carefully developed, user-driven platform, the real excitement centers on the distinct benefits customers are experiencing—ones that simply cannot be found with competing systems.

As owners of the software, FIPCO is equipped to respond to your suggestions more quickly than ever. While outside developers controlled this process in previous software products, FIPCO's ownership stake in *Compliance Concierge* allows for a prompt response to industry needs. For example, in response to client requests, FIPCO is developing a signature addendum that provides additional signature space for commercial and agricultural forms. The addendum will be used for transactions where the debtor needs a non-standard signature block, such as transactions with multiple debtors or transactions with an entity debtor with entity signers.

Most importantly, *Compliance Concierge* comes with the superior customer service and support you've come to expect from the expert and responsive FIPCO staff.

To learn more about *Compliance Concierge* or to schedule a personalized demonstration, please 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 February 25, 2014. During this time, it is still important that you and your staff are properly trained on the use of your institution's vital 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.

FIPCO Staff Applauded for Professionalism, Longevity

For over 25 years, our products, services and support have focused on addressing the growing regulatory changes to help you to stay ahead of the compliance curve. We continue to strive in providing the utmost in superior support services, and based on recent survey statistics we're confident we're upholding your high expectations:

- 92% customers said they reached a support person on the first call
- 97% indicated that follow-up services were completed on a timely basis
- 100% felt FIPCO's software support services met their expectations
- 100% were satisfied after completing a software support call
- 100% found the FIPCO support staff to be knowledgeable

Recent customer comments, like those provided by **Jacqui Eggers** of Nekoosa Port Edwards State Bank, echo these sentiments. "I am so impressed with FIPCO Support and want to let you know how great your staff was in resolving an issue I had," she said. "**Kim Shields** went over and beyond the call of duty to resolve our issue and would not rest until she found a solution. Kuddos to Kim, and thank you for the great staff you have at FIPCO."

In addition to expertise and professionalism, we humbly pride ourselves in the longevity of our professional staff. Recent staff anniversaries included:

- 25 years: **Nancy Hamele**, Assistant Director – Deposit Products and Services
- 10 years: **Jenny Haight** – Electronic Forms Coordinator
- 5 years: **Sally Michaels** – Inside Sales Representative; and **Ken Shaurette** – Director of IT Services.

When you need us, we're here. We thank you for your loyalty over the past quarter century, and look forward to serving you in the future.

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.](#)