

Recent Compliance & Software Forums Offered Expertise, Insight

Institution executives from throughout the state recently gathered for two informational events to expand and enhance their understanding of FIPCO® software and related compliance requirements. In addition to informative presentations and live software demonstrations, each event provided opportunities for attendees to meet and network with a wide array of industry professionals, as well as benefit from a wealth of expertise and insight.

The FIPCO Compliance & Software Forum –Deposit offered sessions on IRAs and *Compliance Concierge*™ with instruction provided by FIPCO’s Assistant Director – Deposit Products and Services, [Nancy Hamele](#), as well as an industry expert from Ascensus. After the Wisconsin Bankers Association Legal Department held a session designed to address current hot topics in the industry, the focus shifted back to *Compliance Concierge*™ with sessions on the Runside and Administration Portal features of the deposit software.



Participants receive exceptionally timely, beneficial information during FIPCO’s recent Deposit and Loan Forums.

Whether a novice or an expert, conference participants found great benefit from the information provided. “I use this information on a daily basis, so it was very helpful to me,” said new user **Kerry Boucher, Community Bank of Cameron**. Veteran software user **Lynn Munz from Royal Bank, Cobb** expressed similar sentiments. “We can always get some new information out of this seminar.”

As a new addition to the year’s education line-up, the FIPCO Software Forum –Loan was designed to offer refresher training and demonstrate the latest features in *Compliance Concierge*™. “The supplemental Loan Compliance and Software Forum is just another essential component of our ongoing commitment to support our customers,” said FIPCO President, [Pamela Kelly](#). “We felt that the information was so timely and beneficial that waiting for our annual Fall Compliance and Software Forum was simply not an option. Based on the feedback we received, we successfully provided participants with helpful tools to bridge through to the November event.”

“The supplemental Loan Compliance and Software Forum is just another essential component of our ongoing commitment to support our customers.”

– [Pamela Kelly](#)
 FIPCO President

Lisa Ketchum of Independence State Bank would agree. “Having a loan software forum prior to the usual fall forum was an excellent idea! We appreciate the additional information early on as well as the continuing tips and tricks.”

Sessions during the one-day event highlighted the Consumer & Commercial/Ag Runside, Real Estate Runside, and Administration Portal features of the system’s loan module. Participants benefitted from basic instruction like entering and editing customers/businesses into the software system, as well as more advanced education for editing and adding new loan programs and completing residential loan applications. Attendees also got an insider’s look into the underwriting and closing phase areas of *Compliance Concierge*™, including the GFE-to-HUD comparison.

If you weren’t able to attend either of these events, be sure to check out the FAQ section of the [FIPCO website](#), and plan on attending the November 5-6 Loan Forum in Stevens Point. For more information, please contact the [FIPCO Customer Service Department](#).

Mark your calendar for FIPCO’s Software & Compliance Forum – Loan, November 5-6 in Stevens Point, WI.

GFE Compliance Training is Coming to a City Near You

The compliance landscape is only getting more complex, which often leads to spending more time on “being compliant” and less time making loans or opening deposit accounts. And when assessing compliance risk, many of today’s institutions are unsatisfactorily given a one-size-fits-all plan with nothing more than a list of potential problems to address. You demand and deserve better.

FIPCO’s Compliance Services offer a three-tiered approach to maximize the effectiveness of your institution’s compliance coaching. Our Compliance Risk Assessment service provides an overall review with a report offering actual recommendations for improvement, not just a list of problems. If you prefer additional “hands-on” help, our Compliance Consulting and Coaching can help with policy reviews, process and procedure examinations, exam/audit remediation, customized staff training and more. Even further specialization can be secured through Customized Regulation Reviews. The end result is a customized experience that offers real solutions tailored to your institution’s specific needs.

To augment these comprehensive services, our Compliance Consulting



COMPLIANCE

Please note that GFE training is a compliance-based session. For information regarding Compliance Concierge™ software training, please visit the FIPCO website.

Department frequently offers additional educational opportunities throughout the year. If you’re a loan originator, processor or closer looking to increase your understanding of Good Faith Estimate (GFE) compliance requirements, our upcoming [GFE Compliance Training](#) is a

must-attend event. Facilitated by FIPCO Director – Compliance Services, **Ruth Urdike**, the session will provide attendees with comprehensive instructions for completing the GFE as well as a sample of the GFE form required under section 5 of RESPA and 24 CFR 3500.7 of the Department of Housing and Urban Development regulations.

We hope you can join us:

- **June 13th – Appleton**
- **July 15th – Prairie du Chien**

Space is limited, so register early! Visit the [FIPCO website](#) for easy online registration. For more information about FIPCO’s Compliance Services, or to schedule a complimentary initial consultation, contact [Ruth Urdike](#) or the [FIPCO Customer Service Department](#) today.

Complimentary Compliance Round Table Session Scheduled for July

Discuss how to effectively address today’s avalanche of changing regulations

We invite you to join **Ruth Urdike**, Director – Compliance Services on **July 15th** at **Peoples State Bank, Prairie du Chien** from 9:30-11:30 am as she leads the latest in our series of Compliance Round Table Discussion Sessions.

You are welcome to send questions in advance or just come and discuss topics including:

- 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
- HUD Issues Temporary Waiver of FHA’s Regulation on Property Flipping

There is no cost to participate, but you must [register to attend](#). Questions may be directed to the [FIPCO Customer Service Department](#) at (800) 722-3498.

Register Today for Training, Webinars and Much More

Within just a few short hours, you can learn how to maximize the power of your FIPCO software solutions

Get the most out of your software and technology investment with comprehensive training from the [FIPCO Training Department](#). With in-house, online and customized training options available, our courses are designed to best fit your needs. This month’s events include:

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

June 4, 9-11am	Consumer Loans Webinar
June 10, 9am-Noon	Real Estate Webinar
June 11-13	Front-end Training
June 24, 9am-Noon	Deposit Account Opening Webinar
June 25, 9-11am	Commercial/Ag Webinar
June 25, 1:30-3:30pm	Loan & Mortgage Admin Review Webinar
June 26, 9-11am	Deposit Admin Review Webinar

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

Compliance is Paramount

FIPCO's IT Experts, Resources are Available to You

Information Technology has become a major area of risk for today's financial institutions. Compromising on the safety and security of private data and customer information can result not only in a loss of reputation and integrity, but substantial legal and financial exposure as well. **FIPCO's IT Audit and Security Services** experts work with you to identify and manage risk to reasonable and accepted practices and most importantly examiner expectations.

"The IT Risk Assessment and Review that Ken completed for us was specifically geared towards financial institutions. We've had general assessments conducted in the past, but Ken focused on aspects and discovered items that other audit companies and examiners never found. Not only did Ken identify what a particular risk was, but he also explained why the risk was there, and offered solutions for eliminating that risk. It really puts us in a comfort zone."

Compliance is our paramount priority. We combine our experience and expertise with industry accepted practices to deliver actionable results that you can trust.

To augment these services, we are continuing to offer our series of **IT Round Table Discussion Sessions** throughout the state. Facilitated by FIPCO's Director - IT services, **Ken Shaurette**, these sessions offer a unique opportunity to discuss the Information Technology issues that are important to you. Presented in a relaxed and informal environment, topics of discussion may include: examiner hot buttons,

recent scams, IT audit and risk management issues, mock disaster/business continuity testing, planning for an internal or external IT audit, and any additional topics provided by you and your fellow attendees.

We hope you can join us for an upcoming event:

- **June 12 – Prairie du Chien**
- **July 10 – New London**
- **August 14 – Brookfield**
- **August 21 – Hudson**

**FIPCO®
Round Table
Discussions**



Register today as space is limited and will fill quickly. Questions may be directed to [Ken Shaurette](#) or the [FIPCO Customer Service Department](#) at (800) 722-3498.

One Central, Convenient Source for the Supplies You Need

As an industry leader, FIPCO® continues to offer solutions that effectively address the technology and compliance demands being placed upon today's financial institutions. Setting the standard in quality, our products are customizable to your specific requirements and are designed to complement your institution's core systems. To help streamline your operations from the teller line to the back office, look to FIPCO for all your needs:

- [Cash Tickets & General Ledger Tickets](#)
- [Check 21 Products](#) – Compliant Notices, Check Stock and Official Checks.
- [Coin and Currency Supplies](#)
- [Counter Forms](#) and [Financial Envelopes](#)
- [Item Processing Products](#)
- [Official Checks: SecureStar® Program](#) – Offering protection against loss by providing a practical and affordable solution to protect at-risk documents issued by your financial institution.
- [Teller Receipts & Drive-up Envelopes](#) – Multiple formats, styles and messages available to meet your specific requirements. View the [current catalog](#) on the FIPCO website.

For further details, visit the [FIPCO website](#) or contact FIPCO® Director – Printing Services, [Brian Wunschel](#) or the [FIPCO® Customer Service Department](#).

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. Get instant access to:

Update Release Notes

[Loan Software](#) | [Mortgage Software](#) | [Deposit Software](#)

[Tech Tips and Feature Technical Articles](#)
[Answers to Software FAQs](#)
[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](#).