

From the President

I am pleased to report that [Compliance Concierge® Deposit](#) is being trained and installed at banks that are, in turn, actively opening accounts within the system.

With benefits that only a comprehensive solution of this caliber can provide, the deposit module was designed to improve efficiency, accuracy, compliance and visibility into the bank's deposit operations by managing the workflow of deposit account openings across locations, roles and levels of authority; offering pre-defined and custom reports; using institution parameter control to ensure proper controls throughout the account opening process; and automated credit request from the three major credit bureaus.

Another key advantage is Compliance Concierge's superior data integration capabilities. Because of our strong relationships with many service providers and host vendors, the system allows for the efficient sharing of data through our robust interfaces. While Compliance Concierge is able to integrate with a variety of automated systems, we can also customize interfaces to meet your specific needs.



It's important to remember that [Compliance Concierge™](#) is the exclusive provider of all WBA Forms. No other solution or provider can make this claim. Accepted as standard by bank regulatory agencies, attorneys and the Wisconsin judiciary, these forms are continually updated to ensure compliance with changes in regulation. And with our ownership stake in Compliance Concierge, we are able to quickly respond to changes in state and federal regulation.

And only [Compliance Concierge™](#) comes with our respected and highly-regarded customer service and support. We will continue to offer the dependable, steadfast expertise you've come to know and trust for over 25 years. For more information, or to schedule a personalized demonstration, please contact [Art Weber](#), [Sally Michaels](#) or the [FIPCO Customer Service Department](#).



Pamela Kelly

Anti-Virus Software is No Longer Enough

Solution Helps Combat Financial Malware Head-On

Recent statistics continue to indicate that traditional security protocols are being outpaced by financial malware. For example, according to a recent Cyveillance report, the top anti-virus solutions failed to detect nearly half of the current threats when tested. As Wisconsin institutions are not immune to potential loss, it's important for you and your customers to understand that you may not have the robust security controls necessary for adequate protection.



Available through FIPCO, the eBankSafe product line by Total Networkx can help safeguard your institution, your customers, and your lending relationships. Residing on the online banking customer's computer, this turn-key solution renders any malware inoperable during an online banking session, thus providing your account with a secure session every time they log in. As an FFIEC compliant solution, eBankSafe also helps educate your customers

customers about the risks of online banking, and assists in establishing the necessary security policies to protect your institution. What's more, eBankSafe:

- Can eliminate security control audits
- Protects your institution and your customers from account takeover losses
- Offers a solution that's easy for customers to implement and operate
- Provides monthly activity reporting

With a 94 percent customer retention rate and an A+ Better Business Bureau rating, Total Networkx has an established history of providing best-in-class solutions. Contact FIPCO Director – IT Services, [Ken Shaurette](#) or the [FIPCO Customer Service Department](#) to find out how we can help you combat financial malware head-on.

Assessing Your Institution's Asset Security Program



If you're feeling uncertain about how to properly safeguard your organization's information assets, you're not alone. It's no longer enough to simply write a policy, send it to the board, communicate it to employees and hope for the best. You must continuously mature your programs because unfortunately, attackers are always finding new ways to target your organization, your employees and your customers.

When evaluating your organization's security policies, take a look at the past year and assess three things: 1) the risk of new services, products or changes, 2) any new risk that new assets may introduce or that may have come about toward your existing assets, and 3) what new controls your organization has implemented or is considering.

When you inventory your risks to determine the likelihood of an attack and the potential impacts that could result, and gather the controls that you have implemented and the industry standards (accepted best practices) that will help protect your assets from those risks, you're essentially conducting a basic risk assessment. Throughout this process, be sure to ask questions about what risk your organization is accepting, what risks must be mitigated, and how well your organization is implementing controls. And don't neglect to communicate this with senior management and your Board of Directors.

It's important to remember that risk assessment is not simply a fancy report, but is the process that gets you to a place where you can use the reporting to help understand your asset, risk and control inventory. What's more, it provides you with the ability to associate these together and build relationships, conduct scoring, and generate more detailed and complex reports. If you focus on the process rather than the final reporting results, you'll find your organization has a better understanding of what it means to manage risk to a reasonable level. You won't be guessing what an examiner wants—adjusting the report is easy; changing the process is more involved.

For more information, or to discuss your institution's specific IT Security needs, please contact FIPCO Director – IT Services, [Ken Shaurette](#).

Round Table Discussion Sessions Extended

Take advantage of this opportunity to learn more about today's IT issues

Due to the success of previous events, we're continuing our series of complimentary IT Round Table Discussion sessions and are coming to a city near you. Be sure to take advantage of this opportunity to network with your peers about the information technology issues facing you today. Facilitated by FIPCO's Director IT Audit, [Ken Shaurette](#), discussion topics may include:

- Acing an IT Audit or Exam
- Examiner Hot Buttons
- IT Audit and Risk Management Planning
- Management and Board Reporting
- Mock Disaster/Business Continuity Testing
- Planning for an Internal or External IT Audit
- Recent Scams and Incidents
- Solutions to Make IT Audit and Security Easier/Better

FIPCO® Round Table Discussions



We look forward to seeing you at an upcoming event:

- July 18 - Commerce State Bank, West Bend
- Aug. 22 - Community Bank of Northern Wisconsin, Rice Lake
- Sept. 26 - First State Bank, New London
- Oct. 24 - FIPCO/WBA Office, Madison

Although there is no charge to attend, advance [registration is required](#). [Contact us today](#) for further details.

Vendor Forms Protected by Copyright

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Compliance Uncertainty?

You Just Might Gain Some Insight from Your Peers

With frequently-changing rules and the subsequent uncertainty in effectively applying those rules to your day-to-day operations, compliance continues to be a time-consuming and costly burden—testing even the most conscientious compliance personnel. To help you stay on top of the increasing challenges, we’re continuing our series of [Compliance Round Table Discussion Sessions](#) and hope you can join us for an upcoming event:

- July 23 – First National Community Bank, New Richmond
- Aug. 28 – First Bank Tomah
- Sept. 12 – Layton State Bank, West Allis



COMPLIANCE

Led by FIPCO’s Director – Compliance Services, **Ruth Urdike**, this complimentary discussion session offers you an opportunity to network with your peers about the compliance issues that affect you the most, and what you can do to help ensure proper compliance. Topics may focus on: Compliance Management System; Compliance Risk Assessment; Agencies Issue Final Rule on Appraisals for Higher-Priced Mortgage Loans; and FRB Issues Final Rule on Amount of CMPs for Flood and Other Violations

[Email your questions and/or discussion topics](#) in advance. There is no cost to participate in this event, but registration is required. [Register online](#), or contact the [FIPCO® Customer Service Department](#) for further details.



Art Weber

Congratulations to **Art Weber** who recently celebrated his five-year anniversary as FIPCO’s Director – Sales. If you haven’t seen a demonstration of [Compliance Concierge™](#) recently, be sure to [contact us today](#) to schedule a personalized presentation tailored to your specific institution.

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:

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| 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](#).