

TILA/RESPA Training Headed to Rice Lake

The Consumer Financial Protection Bureau (CFPB) has officially delayed the effective date of the “Know Before You Owe” rule until **Oct. 3, 2015**. To help guide you along the way, we’re continuing to offer our specialized TILA/RESPA training session. Led by the experts from our [Compliance Services](#) Department, this unique educational opportunity will

help you and your staff prepare for what lies ahead.

During this highly-informative event, we’ll work to ensure that you have a firm grasp of finding what you need and where to look, *and* we’ll tell you what goes where, how and why. We’ll also walk through when you can, cannot, and/or must provide a revised Loan Estimate. We will tackle the elements of the new Closing Disclosure, plus we’ll map out all the timing requirements and delivery rules, revision issues and tolerance cures.

We hope you can join us for our next in-person training session* scheduled for **September 15th** at the Community Bank of Northern Wisconsin, Rice Lake. Only a few spaces remain, so be sure to [register today](#). At just \$189 per attendee, this is one event you just can’t afford to miss. For more information, contact FIPCO Director of Compliance Services, [Ruth Potter](#) at (800) 722-3498.

**Please note that this is NOT a Compliance Concierge™ software training session.*

TILA/
RESPA

Get a Sneak Peek at TILA/RESPA Screens and Forms

» Have you seen how the new TILA/RESPA screens and forms will look in *Compliance Concierge™* software? To view the PowerPoint, log-in to the [FIPCO website](#) and select “Software Support” followed by “Software Presentations.” Please note: the slides demonstrate software that is in development and do not reflect any corrections being made or input from legal review.

Look to FIPCO's Compliance Services to Prepare for TILA/RESPA

» If you haven’t already, be sure to take a look at the many compliance resources available to you. From consulting, coaching and customized regulation reviews, our **Compliance Services Department** offers timely actionable recommendations and comprehensive staff training on the compliance issues that are affecting you *today*. And with the Oct. 3rd TILA/RESPA effective date, we now offer specialized training focused specifically on these latest rules and regulations. Contact **Ruth Potter** today for more information.

Getting Ready for the TRID Deadline

Be sure to get a copy of this helpful checklist.



In order to help you continue to prepare for the October 3rd TRID deadline, the [FIPCO Training Department](#) has created several new beneficial resources for your use. Recently sent to FIPCO customers, the checklist, as well as the fillable spreadsheet can be found on the password-protected sector of the [FIPCO website](#).

Compliance & Software Forum Scheduled for October

Don't miss out on this essential loan and mortgage event!

The constant barrage of regulatory changes and the increase in compliance requirements have historically challenged the financial industry, with this year being no exception. Take charge and face these challenges head-on by participating in this year’s **Compliance and Software Forum – Loan and Mortgage**. Scheduled for **October 21-22** in Stevens Point, this conference will provide valuable tips for increasing your productivity, profitability, and compliance proficiency. With both beginner and advanced sessions available, this event is perfectly suited for FIPCO loan and mortgage software users of all levels.

With exclusive knowledge of *Compliance Concierge™* software, the FIPCO team offers expertise that remains unmatched in the industry, elevating this forum above all other events. You’ll be amazed at just how much we can pack into just two days! Complete session details and registration information will soon be available on the [FIPCO website](#) and in your e-mail in-box. We look forward to seeing you this October!



Oct. 21-22 · Holiday Inn Hotel and Convention Center · Stevens Point
SAVE THE DATE

FDIC Chicago Regional Office Hosting Cybersecurity Teleconference

On Tuesday, August 11, the FDIC's Chicago Regional Office will host a presentation and teleconference on Cybersecurity Awareness. Topics of discussion will include the elements and sources of cyber risks and the principles within an institution's information security program to identify, control and respond to these risks. The presentation will also focus on the establishment of an organization's culture to foster collaboration from the server room to the board room to address cyber risks. The presentation will be conducted from 9:00 – 11:00 AM Central Time and will conclude with a question and answer session.

The FDIC encourages executive level managers of FDIC Chicago Region Supervised Banks to participate as well as employees or managers responsible for information technology. The presentation is open to FDIC-supervised institutions in the Chicago Region. Participants may attend in person or may call in from any location and are not required to be onsite at their institution.

Please register online at [Chicago Cybersecurity Awareness](#) by **Tuesday August 4**. Registrants will receive a confirmation email by August 7 with a toll-free number and passcode to gain entry to the teleconference. Questions may be directed to **Cheryl Rekowski** or **Matthew Regan** at CybersecurityCHI@fdic.gov.

Get the Latest on Today's CyberSecurity Threats

In 2014 the FFIEC completed the pilot CyberSecurity Assessments with the expectation that financial institutions use various methods of gathering threat Intelligence. Attend FIPCO's upcoming [Threat Intelligence Briefing](#) to help meet that expectation. Facilitated by Director of IT services **Ken Shaurette**, this event will allow you to share strategies for preventing, detecting and responding to attacks, as well as discussing methods for showing examiners how you're staying current on today's threats.



As an added bonus, you'll also receive 2 hours of continuing education credit for information security training when you attend. At just \$29 per registrant, you won't want to miss out. Our next event is scheduled for **August 14** in **Chetek**. Space is limited and will fill quickly so be sure to [register today!](#) Contact [Ken Shaurette](#) or the [FIPCO Customer Service Department](#) at (800) 722-3498 for further information.

Office Depot's Enhanced Benefits Available through FIPCO Endorsement Program

Program re-introduction, timely, convenient for back to school

Just in time for back-to-school shopping, Office Depot has enhanced their endorsement program, meaning better opportunities and bigger savings for Wisconsin Bankers Association member institutions. With FIPCO and the WBA joining forces with over 20 state banking associations across the country, you'll enjoy increased buying power, additional discounts and better program benefits.



One of the many advantages is access to the exclusive Business Services Division website, which features several additional benefits, including support tailored for the financial services industry. Other substantial benefits of participating in this program include strategic brand name partnerships, multi-billion dollar buying power and ease in economizing your institution's operations. Through this endorsed vendor relationship, member institutions will also enjoy customer service from Office Depot's best national account representatives.

Additional member benefits include:

- Discounts up to 80 percent off the Manufacturers Suggested List Price.
- A core list of more than 200 frequently ordered, deeply discounted products featuring many high-use commodity items.
- Your own customized list of an additional 75 items using the same steeply discounted pricing matrix as the core list.
- Free next-day delivery.
- Access to Office Depot's website for placement of orders, online catalog, stock availability, order history, product returns and usage reports.
- The support of a local account manager.
- Discounts on office furniture, print/copy services, custom business forms, stationery supplies, promotional products, lunchroom and janitorial provisions.

One of the best features of this program is its flexibility. Members can elect to take advantage of these savings and benefits as an institution or as an individual through the Employee Purchase Program. For more information about this program, contact the [FIPCO Customer Service Department](#) at (800) 722-3498.

We Value Your Confidence, Feedback

With the release of more than 43 new and revised banking forms, over 6,200 hours of IT audits, controls tests, and Compliance Consulting services for 64 different organizations in just the 2014-2015 year alone, it's clear to see that our top priority remains providing you with the compliance management products and services to support your institution's accuracy and efficiency with compliance. We are pleased to welcome four new institutions to the expanding group of 120 organizations currently utilizing our *Compliance Concierge*™ loan origination and deposit account opening software suite. As we move into the next fiscal year, we want to emphasize how much we value the trust you've placed in us, and we thank you for your feedback.

"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**, The First State Bank, New London

"I would like to take this opportunity to tell you what a positive experience our FIPCO audit has been. Our Compliance and IT departments feel the audit was thorough, insightful and very educating. We have been given new perspectives on tired old subjects and feel like you were really working on our behalf to make us more effective.

– **Katie Thorson**
 First National Community Bank, New Richmond

"FIPCO support has always impressed me. I've been using the loan software system for over 20 years and I continue to believe that the organization has their banks' best interests as one of their core objectives. They listen to our suggestions and work to implement changes that make the system user friendly."

– **Dawn Thrun**, The International Bank of Amherst

"Thank you Lori for doing such a great job getting our Bar Codes in place. You explained everything perfectly and got the job done in the time frame promised. I would also like to compliment the entire FIPCO staff for getting answers to us so quickly."

– **Jill Kremer**, Integrity First Bank, Wausau

We appreciate your continued loyalty, and look forward to serving you in the future.

TRID: One Last Look

Don't miss out on Wisconsin Bankers Association's [TRID: One Last Look Prior to Implementation](#) seminar scheduled for August 6th in Wisconsin Dells. Agenda items will include the new timing rules for the new disclosures and other miscellaneous changes, as well as line-by-line overviews of the Loan Estimate and Closing Disclosure. Please contact WBA's [Gretchen Olson](#) at (608) 441-1252 with questions regarding complete program and registration information.

Instantly Elevate Your Software Proficiency

Proper education through FIPCO is just a click away.

With in-house, online and customized training options available, our education and training courses are designed to best fit your needs...and we'll even come to you!

[Register today](#) for the following sessions and much more:

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

Aug. 3, 9am-11am:	Commercial Webinar
Aug. 3, 1pm-3pm:	Ag Webinar
Aug. 18-19, 8:30am-4pm:	2-Day Loan/Mortgage Training
Aug. 25, 8:30am-Noon:	Real Estate Webinar
Aug. 26, 9am-Noon:	Deposits Webinar
Aug. 27, 9am-10:30am:	Basic Consumer Webinar

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

Stay in the Loop

To ensure that all updates, notices, education/training opportunities, and additional communications pieces reach you in a timely manner, please be sure to let us know when any changes in personnel or job duties occur within your institution. Please provide the [FIPCO Software Support Department](#) with your name and title, FIPCO product(s) for which you are responsible, phone number and e-mail address.