

## Registration for 2013 Compliance Software Forum Now Open

*Event formerly known as Loan & Mortgage Software Users' Conference*



October 2-3 · Stevens Point  
Holiday Inn Hotel and Convention Center

*Formerly known as: Loan & Mortgage  
Software Users' Conference*

Be sure to mark your calendar for October 2-3 and plan on attending the **FIPCO® 2013 Compliance and Software Forum – Loan and Mortgage**.

Previously known as FIPCO's Loan and Mortgage Software Users' Conference, this highly-engaging event offers an excellent opportunity to gain valuable insight into getting the most out of your FIPCO software, like Compliance Concierge™, and successfully handling the issues currently facing today's financial industry.

"During this time of ongoing regulatory change, the need for practical guidance in managing the compliance burden has never been greater," said FIPCO President, **Pam Kelly**. "With that in mind, we have designed our Compliance and Software Forum to provide the information and strategies needed to maintain compliance and prepare our clients to move forward with confidence in an ever-changing industry."

Centering on the loan and mortgage products, services, and industry hot topics that affect you the most, conference sessions will be led by industry experts from the Wisconsin Bankers Association Legal Department and the FIPCO Software Development, Technical and Training Departments. As you view the [event schedule](#), you'll quickly see how its efficient design and flexible attendance options will maximize the educational experience for all those who attend. And please note that Financial Link® users can also take advantage of this conference with beneficial sessions on day two.

In addition to conference facilitators and featured speakers, you are a key component in making this a successful and worthwhile experience. As a conference participant, you'll be sure to gain valuable and useful tips for increasing your productivity and profitability, as well as improving the efficiency of your daily operations. What's more, throughout the conference, you'll have plenty of opportunities to socialize with leading industry vendors, the FIPCO Professional Staff, and software users just like you.

Visit the [FIPCO website](#) for complete session details and registration information. Questions may be directed to the [FIPCO Software Support Department](#), and room reservations may be made by contacting the Holiday Inn, Stevens Point at (715) 344-0200. FIPCO's special room pricing of \$102 is guaranteed through September 10, 2013, so call soon!



## FIPCO® Welcomes New Board Members

The FIPCO Professional Staff is pleased to welcome **James Loe**, Pioneer Bank of Wisconsin, Ladysmith; and **Craig O'Leary**, Farmers & Merchants Bank, Orfordville to the 2013-2014 FIPCO Board of Directors. The contributions of these individuals, as well as the following members continuing their term of service is greatly appreciated:

- **Michelle Hahn**, Bank of Sun Prairie
- **Douglas Martin**, Livingston State Bank, Platteville
- **Patrick McCrackin**, AbbyBank, Abbotsford
- **Daniel J. Peterson**, The Stephenson National Bank and Trust, Marinette

- **Russell Turk**, TSB Bank, Lomira
- **Rose Oswald Poels**, Chairman of the Board and Director, Wisconsin Bankers Association, Madison
- **Pam Kelly**, President, Financial Institution Products Corporation®, Madison

The staff would also like to thank retiring members **Kelly K. Kenealy**, Citizens State Bank, Cadott and **Mary Lou Ward**, First Citizens State Bank, Whitewater for their service. We truly appreciate their involvement in this worthwhile group. Questions or comments regarding the FIPCO Board of Directors may be directed to FIPCO President, **Pam Kelly** at (800) 722-3498.

## Training Ramps Up

Training sessions for *Compliance Concierge*™ have drastically increased as more financial institutions sign on to using this innovative and comprehensive loan and deposit origination suite. We've expanded our training facilities (see photo) and can now train more institutions at a time, all with a "hands on" approach you won't find with most other vendors.



"It's great to see our software users enjoying the benefits of this new space," said FIPCO Director – Software Development and Services, **Annette Witkowski**. "Not only have we doubled the number of institutions that can train at one time, but we now have the ability to run two different training sessions concurrently."

As the number of institutions coming in for training continues to increase, these capabilities offer many advantages in best accommodating the specific needs of each participant. "We are now giving institutions a head-start on setting up defaults prior to the session," Witkowski stated. "Once they arrive, they can quickly review their defaults and get right down to training, giving them a huge jump-start on their session and maximizing their time with our staff."

Even with this major technology expansion, the focus still remains on the individual. "With more trainers available," said FIPCO Training Coordinator **Alice Hamilton**, "our low trainer-to-institution ratio will continue to offer the focused, personalized attention our software users have come to expect." And participants become familiar not only with the methods of software operation, but the reasoning behind why those processes are necessary—helping to fully-understand the complete picture.

*(continued)*

## Don't Let this Happen to You!

In recent news, Efficient Services Escrow Group of Huntington Beach, CA was forced to cease business operations after suffering from a Corporate Account Takeover Attack. The attacks began with a \$423,215 transfer in December, 2012 and were followed by two subsequent transfers totaling over \$1.1 million in January. Their bank, First Foundation is an \$800 million regional bank which had implemented online banking security procedures including username/password and one-time password token. A remote access Trojan virus was placed on the controller's computer to evade these protections. **Efficient Services Escrow Group has since closed its doors and laid off its entire staff.**

Don't let this happen to your institution! To find out how you can mitigate the risk of Corporate Account Takeover with **eBankSafe**, please join us for a **free 60-minute webinar Wednesday, Sept. 11 at 10:00 a.m. or Thursday, Sept. 12 at 2:00 p.m.** Although there is no cost to attend, registration is necessary. Simply select the link indicating your preferred date/time or visit the [FIPCO website](#) for further details.

## Training Ramps Up

(continued)

FIPCO's education and training courses are offered through a variety of formats to best fit your needs. Although most are conducted at our corporate headquarters in Madison, WI, sessions can also utilize WebEx® technology to minimize time and travel expenses. Check out the [current training calendar](#) or contact the [FIPCO Training Department](#) today for more information.

## Proper Training Important to Your Institution's Compliance

FIPCO's training and events are designed to enhance your understanding of the software solutions you use, like our modular loan origination and deposit account opening suite *Compliance Concierge*™. Unlike most training programs, our curriculum can be modified to accommodate the specific requirements unique to your institution. And while we will no longer act as a reseller of the Financial Link® product, we will support existing customers until Feb. 25, 2014. To promote correct document usage, and to help ensure your institution's overall compliance, it is still important that you and your staff are properly trained on the use of your institution's vital software. Register for [software training](#) today by contacting the [FIPCO Training Department](#) at (800) 722-3498.

## They'll be Ready for Jan. 2014... Will You?

### WBA Forms Offer Better Protection for Your Institution

With the January 2014 regulatory deadlines looming, many questions continue to arise in ensuring the compliance of today's financial institutions. As you look ahead to the New Year, you can rest assured knowing that Wisconsin Bankers Association (WBA) Forms, powered by full integration with FIPCO's *Compliance Concierge*™ will be ready for the new regulations. In addition, Financial Link® will also be ready.

Attorneys working hand-in-hand with WBA and FIPCO are currently preparing for changes in legislation, including the mortgage reform HOEPA tests. One of the HOEPA tests (points & fees) is based, in part, on the "total loan amount." The TILA calculation for HOEPA is that same calculation used in connection with QM.

And, that's just one component of all the preparation for January 2014. The following are just some of the many additional ways that WBA Forms offer better protection for your institution than other national form providers:



- Attorneys working with FIPCO review decisions throughout the United States and when issues are presented in other states that could apply to Wisconsin, we revise the forms to anticipate the issues.
- The WBA supports the forms in cases brought by or against users of the forms by filing amicus (friend of the court) briefs upon approval by the WBA Board.
- The WBA in house legal staff and Boardman & Clark LLP are intimately familiar with the forms and the legal issues relating to the forms and are available to answer questions regarding the forms and use of the forms. The WBA also accepts and reviews user comments on the forms.
- WBA forms are used by Boardman to document loans for their financial institution clients, so as attorneys drafting the forms, they address issues reflected in actual transactions.

WBA Forms are available exclusively through FIPCO's *Compliance Concierge*™. For more information, please contact [Art Weber](#), [Sally Michaels](#) or the [FIPCO Customer Service Department](#) at (800) 722-3498.

## 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 [www.fipco.com](http://www.fipco.com) and add any of the following extensions:

<a href="#">Compliance Consulting</a>	/compliance
<a href="#">Credit Bureau Reporting</a>	/cbr
<a href="#">Deposit Origination</a>	/deposits
<a href="#">Document Imaging</a>	/imaging
<a href="#">Enterprise Risk Management</a>	/erm
<a href="#">Integrated Risk Management</a>	/irm
<a href="#">Inventory Management</a>	/im
<a href="#">IT Audit and Security</a>	/it
<a href="#">Loan Origination</a>	/loans
<a href="#">Loan Portfolio Management</a>	/portfolio
<a href="#">Mortgage Origination</a>	/mortgage
<a href="#">MICR Encoding</a>	/micr
<a href="#">Office Supplies</a>	/supplies
<a href="#">On-Line Lending</a>	/online
<a href="#">Remote Deposit Capture</a>	/rdc
<a href="#">Teller Supplies</a>	/teller
<a href="#">Vehicle Registration</a>	/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](#) | [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](#).