

FIPCO Products/Services Offer Compliance Assistance

It's no secret that ours is an industry with unparalleled regulatory scrutiny, compounded by the continuation of new regulations that make staying compliant more complex than ever before. We can help you face these challenges head-on with comprehensive products and services that are tailor-made to help you meet—and exceed—regulator expectations.



IT Audit and Security Services

Information Technology has become a major area of risk for 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 Department](#) can help you identify control improvements in your information security programs. With a proactive approach to risk management, we can provide you with professional expertise in several key areas. As you work with our IT Audit and Security advisors, you'll get more than simply a report of deficiencies—you'll receive a risk-focused strategy, along with the expertise, understanding and resources for improving your institution's controls to best mitigate potential areas of risk. Our experts deliver actionable remediation to your financial institution—a crucial step that sets our services apart from the rest.

Compliance Services

FIPCO's [Compliance Services](#) team can help you with your Compliance Management Systems by analyzing and enhancing current systems or by implementing new systems entirely. Additionally, Risk Assessments as well as Compliance Consulting and Coaching offer actual recommendations for improvement rather than just a list of problems. FIPCO Compliance Services can help with policy reviews, process and procedures, exam/audit review and recommendation, customized staff training and much more. The ultimate goal is to deliver the results you need without muddying the waters with extraneous add-ons that you don't.



COMPLIANCE



SOFTWARE SOLUTIONS

Compliance Concierge™

FIPCO's software suite, [Compliance Concierge™](#), is a modular loan origination and deposit account opening suite, capable of integrating distinct lines of products, including the loan, mortgage and deposit modules. [Compliance Concierge™](#) features several powerful reporting tools, such as the ability to generate reports showing which employees have made changes to a specific loan, as well as marketing reports to help each institution maximize its value to customers. FIPCO's [Compliance Concierge™](#) is the only deposit account opening and loan origination software in existence that has the trusted WBA Forms at its core. Accepted as standard by bank regulatory agencies, attorneys and the Wisconsin judiciary, the WBA Forms help institutions ensure they remain compliant in a volatile regulatory environment.

Designed to keep your financial institution compliant, these products and services come with the customer service and support that has given FIPCO its user-friendly reputation. The same people you are already familiar with are standing by to provide the same expert advice and assistance. For more information, please contact the [FIPCO Customer Service Department](#) today.

Compliance Services Round Table Heading to Wausau

Stay on top of today's ever-changing regulations by attending our upcoming Compliance Services Round Table event. Join **Ruth Updike**, FIPCO's Director – Compliance Services for an enlightening discussion highlighting the topics that matter to you. At the very least, we'll discuss the following:

- 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

We hope you can join us Tuesday, **September 16th** from 10:00am - Noon at **AbbyBank, Wausau**.

This is a free event, and lunch will be provided during the discussion. Space is limited and

registration is necessary to attend, so [register today](#) to become a part of this highly informative, peer-driven discussion session.

FIPCO®
**Compliance
 Round Table**



» Tuesday, September 16th
 10:00 am - Noon
 AbbyBank, Wausau

[Register today](#) as space is limited and will fill quickly!

Mobile Banking Resources to Build Awareness



Mobile banking allows your customers to connect with you anytime, anywhere. That flexibility can be a great way to attract new business, but poor mobile banking practices can put both you and your customers at unnecessary risk.

As technology continues to grow, the growth and complexity of mobile threats continues as well. Some platforms are more tolerant to the exposures, but none are immune to poor computing practices. With that in mind, we need to integrate the way we handle personal information into our DNA, making it a natural part of the way we interact with our computers. Whether at work or at home, on a laptop, a desktop or a mobile computing device like an iPad or smart phone, when we or our employees use our own devices and personal applications for work purposes, more threats may be introduced into the workplace, putting company networks at risk.

A key concept with mobile devices to stress is the importance of downloading apps from reputable sources such as Google Play and iTunes. Many third party app markets do not apply strict security standards and can unknowingly host malicious files. Poor app choices can lead to the compromise of an entire corporate network or – in the case of your customer – their personal information, which may include banking information. Because we often tend to be overly trusting, we need to be extra careful and even a bit paranoid as well. Creating a message of continued awareness for your most valuable asset—your customers—will likely save your institution potential problems in the end.

Creating a meaningful message doesn't have to be a difficult task. There are many resources available for you to leverage as you create reminders for your staff and your customers, whether it's through email newsletters, staff meetings or your website. A few online resources for financial institutions and consumers are listed below:

- <http://stopthinkconnect.org>
- www.staysafeonline.org
- www.bbb.org/council/bbb-scam-stopper
- www.safekids.com
- www.microsoft.com/security/resources/default.aspx#Free-materials
- www.isc2cares.org/safe-and-secure

For more information, contact FIPCO's **IT Audit and Security Services Department**. We can provide you with an understanding of the real-world risks to your institution, and offer solutions that provide proven testing and training for your staff.

2014-2015 FIPCO Board of Directors Welcomes New Member

The FIPCO Professional Staff is pleased to welcome **Terry Lardinois** from Greenleaf Wayside Bank, Greenleaf to the 2014-2015 FIPCO Board of Directors. The wealth of knowledge and expertise these individuals offer greatly assists our organization in serving our customers and ensuring continued progress in the financial industry.

Lardinois joins the following members continuing their involvement in this worthwhile group:

- **James Loe**, Pioneer Bank of Wisconsin, Ladysmith
- **Douglas Martin**, Livingston State Bank, Platteville
- **Craig O'Leary**, Farmers & Merchants Bank, Orfordville
- **Russell Turk**, TSB Bank, Lomira
- **Rose Oswald Poels**, Chairman of the Board and Director, Wisconsin Bankers Association
- **Pam Kelly**, President, Financial Institution Products Corporation®

We would also like to extend our gratitude to retiring members **Patrick McCrackin**, AbbyBank; **Michelle Hahn**, Bank of Sun Prairie; and **Daniel Peterson**, The Stephenson National Bank and Trust, Marinette, for their contributions. Questions or comments regarding the FIPCO Board of Directors may be directed to FIPCO President, **Pam Kelly** at (800) 722-3498.



FIPCO® President, **Pam Kelly** presents **Michelle Hahn** with a token of appreciation during a recent meeting of the FIPCO Board of Directors.

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.

Join Industry Experts for 2014 Compliance and Software Forum

As regulatory change continues to challenge today's financial institutions, the need for practical compliance guidance has never been greater. With that in mind, we invite you to join us for the **FIPCO® 2014 Compliance and Software Forum – Loan and Mortgage**. Scheduled for **November 5-6** in Stevens Point, this conference will help you face these challenges head-on, while helping you gain valuable tips for increasing your productivity and profitability, and improving the efficiency of your daily operations.

This year's forum will once again offer straight-forward strategies for maintaining compliance and moving forward with greater confidence. With both beginner and advanced sessions available, this event is well-suited for FIPCO software users from the novice to the expert. And, in typical FIPCO fashion, this year's conference will feature the best of the best—tried and true session favorites, along with the fresh topics trending in the industry.

"We are continually evaluating feedback from previous events and strive to feature sessions that offer the most significant value to our participants," said FIPCO Director – Software Development and Services—and event coordinator—**Annette Witkowski**. "For example, our customers realize the importance of increased networking opportunities, so we've added a new session to this year's agenda that will give participants the opportunity to sit down with their peers in a relaxed, open-forum discussion session."

You'll be amazed at just how much we can pack into one engaging event. But what elevates this forum above all other events is the knowledge and expertise of our featured speakers and presenters. Sessions will be facilitated by members of the Wisconsin Bankers Association Legal Department and the FIPCO Software Development, Technical and Training Departments. With their exclusive knowledge of FIPCO's *Compliance Concierge*™ software, the FIPCO team offers expertise that remains unmatched in the industry.

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 November!

Instantly Elevate Your Software Proficiency

Make the most out of your FIPCO software with help from the [FIPCO Training Department](#). With in-house, online and customized training options available, our education and training courses are designed to best fit your needs. Here's what's in store for September:

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

- Sept. 9, 9am-noon: Real Estate Front End Training Webinar
- Sept. 10, 9 -10:30am: Commercial & Agriculture Webinar
- Sept. 11, 9am-noon: Deposits Software Front End Training Webinar
- Sept. 16, 9-10:30am: Consumer Loans Webinar
- Sept. 17, 9am-noon: Deposits Software Front End Training Webinar
- Sept. 18, 9am-noon: Real Estate Front End Training Webinar
- Sept. 23-24: Loan 2-day Training Session

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

2014 Holiday Collection

It's hard to believe, but the Holiday season will quickly be upon us. Now is the perfect time to stock-up with sophisticated, eye-catching Holiday products from FIPCO. Our 2014 Holiday Collection features an expanded line of teller receipts, drive-up and currency envelopes, as well as a variety of holiday checks and gift labels. **To ensure delivery prior to Thanksgiving, please place your order by October 14.** Please note that as demand for these unique products continues to increase, quantities of certain items may run out, requiring substitutions. The complete [2014 Holiday Collection catalog and order form](#) can be found online, or contact FIPCO Director – Printing Services, **Brian Wunschel** at (800) 722-3498, ext. 260 for details.