

## Another Milestone Reached

This summer, *Compliance Concierge*™ celebrated another birthday and is now moving into its 3<sup>rd</sup> year in equipping area institutions with a robust, modular loan origination and deposit account opening suite. We're particularly excited to recognize this important milestone as the strategic decision to own origination software was not made lightly. And while the development took longer than anticipated, we are pleased to report that today the deposit and loan origination software is in use at over 120 financial institutions in Wisconsin, Minnesota and Iowa.

By keeping the development and continued enhancement of *Compliance Concierge*™ at a local level, we're able to control our own destiny while achieving our goal of providing important forms and compliance support to community institutions throughout the Midwest. As the exclusive provider of all Wisconsin Bankers Association forms, our unique software suite not only facilitates precision and efficient operations, but also promotes the accuracy and compliance confidence you demand. [WBA forms](#) have supported financial institutions for over 70 years and FIPCO is well-positioned to support the industry for another 70. For more information, or to schedule a personalized demonstration, contact the [FIPCO Customer Service Department](#) at (800) 722-3498.



» *Compliance Concierge*™ is the only loan origination and deposit account opening software in existence with the trusted WBA Forms at its core. Accepted as standard by bank regulatory agencies, attorneys and the Wisconsin judiciary, WBA Forms help to ensure that today's institutions remain compliant in a volatile regulatory environment.

## Compliance & Software Forum Tackles TRID and Much More

*Registration opening soon for October 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. The Consumer Financial Protection Bureau's new TILA/RESPA Integrated Disclosures (TRID) rules will become effective on Oct. 3, 2015. Lenders and processors have been preparing for these changes for months, but – as with the implementation of any new regulation – the first few weeks of using the new disclosures will generate a host of questions. Take charge and face these challenges head-on by participating in **FIPCO's Compliance & Software Forum – Loan and Mortgage.**



Scheduled for October 21-22 in Stevens Point, the 2015 conference will provide valuable tips for increasing your productivity, profitability and compliance proficiency. With both beginner and advanced sessions available, this event is well-suited for FIPCO software users of all levels. Forum participants will receive a host of information about how to integrate the new TRID rules into their *Compliance Concierge*™ software practices, with experts discussing everything you need to incorporate the new regulation. But TRID updates are just one facet of this year's conference.

"In addition to TRID, we're including a wide variety of presentations that we know our attendees will enjoy," said FIPCO Director of Software Development and Services,

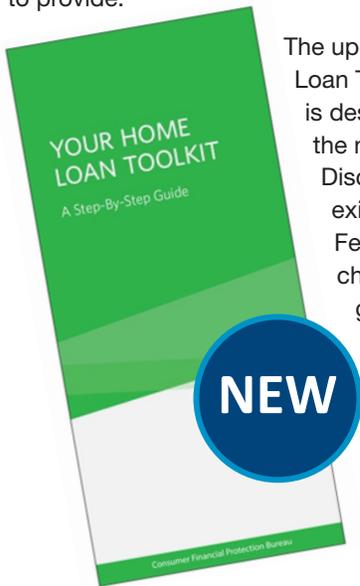
**Annette Witkowski.** "We've got sessions focusing on Consumer, Commercial and Agricultural loans with answers to commonly asked questions, as well as helpful keyboard and software shortcuts. With so much to do these days, who's got time to switch from the keyboard to the mouse and back again? We'll give you helpful tips and tricks to improve efficiency and save you time."

Facilitated by the FIPCO Software Development, Technical and Training Departments, forum workshops are packed with valuable information and takeaways. You'll be amazed at just how much this educational event packs into just two days! And with their exclusive knowledge of *Compliance Concierge*™, the FIPCO team offers expertise that remains unmatched in the industry. Watch the [FIPCO website](#) and your email inbox for complete details and registration information.

## You've Got to Have it...Here's How to Get It

*Make sure you have this helpful resource on-hand for your mortgage shoppers.*

Developed as part of the "Know Before You Owe" mortgage initiative, the purpose of the Consumer Financial Protection Bureau's newest home loan toolkit is to provide a resource for consumers during the process of shopping for a mortgage and buying a house, while taking advantage of the new forms that lenders are required to provide.



Item #11516

The updated booklet titled "Your Home Loan Toolkit – A Step-by-Step Guide" is designed for use in connection with the new Loan Estimate and Closing Disclosure forms and will replace the existing Settlement Cost booklet. Featuring interactive worksheets, checklists and research tips, the guide aims to help consumers understand the nature and costs of real estate settlement services, define what affordable means to them, and find their best mortgage.

**Creditors must provide the toolkit to mortgage applicants as a part of the application process**, and other industry participants, including real estate

professionals are encouraged to provide it to potential homebuyers. To ensure that your customers are provided with this essential resource by the required effective date, be sure to order your toolkits today! [Order online](#) or contact the [FIPCO Customer Service Department](#) at (800) 722-3498.

## Shop Local

FIPCO is an integral part of the success of community banks and critical to the success of the Wisconsin Bankers Association. The dollars you spend with FIPCO come back to your organization in the form of low WBA membership dues, and provide significant revenue back to the association to support the variety of products and services offered to Wisconsin banks by the WBA non-profit staff.



## Did You Miss It?

*Recent email contains essential TRID resources.*

In order to give you time to practice using the new screens and forms prior to the Oct. 3, 2015 effective date, we will soon begin the process of releasing the TRID update. With the initial release containing extensive changes to the [Compliance Concierge™](#) system, it's important to note that the software is designed to manage loan compliance and programs prior to 10/3 based on current requirements. The update will also make available the 10/3 TRID changes for your testing based upon an effective date of 10/3 that has been set in the Admin side of your system.

Given the considerable nature of the release, the TRID update may be released in waves to our customer base, and managed as a one-on-one install with the assistance of the FIPCO technical support staff. As we contact customers to schedule installations, there are steps you can take to prepare for the software changes in advance of the release installation, such as gathering Appraiser and Real Estate Agent information. The [FIPCO Training Department](#) recently created a checklist and spreadsheet to help guide you through gathering this information. **These essential resources were emailed to software users on July 22<sup>nd</sup>** and are available to FIPCO customers through the password-protected portion of the [FIPCO website](#).

## Is Crucial Information Slipping Through Your Email Filters?

We strive to provide update, enhancement and crucial compliance information to our customers in a timely fashion and in doing so, utilize multiple methods of communication. To ensure that you receive our software update email notifications, please note the following information:

The email broadcast service is provided by Real Magnet ([www.realmagnet.com](http://www.realmagnet.com)).

**209.18.93.216 (send1.mmsend47.com)**

**209.18.93.217 (send2.mmsend47.com)**

Return Path: [wisbank@mmsend47.com](mailto:wisbank@mmsend47.com)

Prepend Domain: <http://www.mmsend3.com>

Please take the necessary steps to ensure your SPAM filter or other email blocking software is NOT set to block email ending with @mmsend47.com. It is important to have the IPs and email address white listed to ensure that you receive FIPCO software update email notifications. Questions may be directed to the [FIPCO Software Support Department](#) at (800) 722-3498.

## Update Information for Upcoming Directory

Wisconsin Banks should have recently received a “Request for Information” from Accuity to ensure that the information used in the [Wisconsin Financial Institutions Directory™](#) is accurate and up-to-date. Published annually by the Wisconsin Bankers Association and available through FIPCO, the directory includes information for every depository institution in Wisconsin, as well as all state and federal regulatory agencies and key state elected and appointed officials. **Information was due back to Accuity on August 21<sup>st</sup>** and we ask that if you have not already done so, please forward any updated data to Accuity’s [Janet McDowell](#) at (770) 935-8267.

## I didn’t know... **FIPCO**

offered so many supplies for our teller line.



“We’ve got the supplies you need to help **streamline your operations from the teller line to the back office.**

From counter forms, teller receipts, drive-up envelopes and more, our products are customizable to your specific requirements and are designed to complement your institution’s core systems.”

**Brian Wunschel | FIPCO® Director – Printing Services**

Visit the [FIPCO website](#) today for complete product details.

[fipcosales@fipco.com](mailto:fipcosales@fipco.com)  
 800.722.3498



## ATM Alliance Offers Surcharge-Free Cash Withdrawals

Would your college students get excited if they had access to several hundred surcharge-free ATMs where they attend school, live and work? Wouldn’t we all? ATM Access is your low-cost solution. Offered exclusively to Wisconsin Bankers Association member institutions through [FIPCO](#), this alliance of community banks have joined together to provide surcharge-free cash withdrawals at over 700 ATM Access locations across Wisconsin and Minnesota. You may participate in the ATM Access program as a WBA member whether you have ATM machines or not, for a nominal initial and annual cost. Contact FIPCO Administrative Coordinator [Jodi Zieske](#) at (800) 722-3498 to get started today!



## Save Time and Effort with Proper Software Training

*Just a few hours with us can help you become a better, more efficient software user.*

There’s no denying the value of timely and thorough software training. When conducted properly, not only can training help increase production, profits and compliance but also decrease costs, waste and inefficiencies. With in-house, online and customized training options available, [FIPCO’s education and training](#) courses are designed to best fit your needs:

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

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|--------------------------|------------------------------|
| Sept. 9, 9am-11am:       | Commercial Webinar           |
| Sept. 9, 1pm-3pm:        | Ag Webinar                   |
| Sept. 15-16, 8:30am-4pm: | 2-Day Loan/Mortgage Training |
| Sept. 21, 9am-Noon:      | Deposits Webinar             |
| Sept. 22, 8:30am-Noon:   | Real Estate Webinar          |
| Sept. 23, 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.