

## Focusing on the Issues and Topics that Matter to You Most

*Don't miss out! Final days to register for the Software & Compliance Forum.*

We know how important it is to take advantage of anything and everything to make your daily operations as easy and efficient as possible. And, as ongoing regulations continue to test the financial industry, we remain steadfast in providing ways to help you face compliance challenges head-on. Spend just two days with us during this year's [Compliance & Software Forum – Loan and Mortgage](#) and walk away with all the latest tips, tricks, tools and skills for getting the most out of your software.

Join us **October 12-13** at the Holiday Inn Hotel & Convention Center – Stevens Point for this year's forum as we focus on ways to increase your productivity, profitability, and compliance proficiency. Regardless of your level of expertise, you'll surely benefit from the wide variety of beginner and advanced sessions available throughout the event. We're tackling the issues and topics that matter to you most by providing valuable information that you can take back to your institution and use right away. Be sure to check out the [FIPCO website](#) for complete details about the following topics:



Oct. 12-13 · Holiday Inn Hotel and Convention Center · Stevens Point

- **A Look at New Functionality in [Compliance Concierge™](#)**
- **Loan Processing – Using the 1003 as a Roadmap** – Featuring Stephanie Clark, Senior Training Consultant for [Arch MI](#).
- **FDIC Hot Topics** – Facilitated by an FDIC Examiner
- **[Compliance Concierge™](#) Commercial**
- **[Compliance Concierge™](#) Real Estate**
- **[Compliance Concierge™](#) Commercial and Agricultural Lines of Credit**
- **[Compliance Concierge™](#) Trusts** – Led by Gail Perry, Attorney – Boardman & Clark LLP
- **Consumer, Commercial and Agricultural FAQs**
- **TRID FAQs**
- **Mysteries of Title Insurance Policies Solved** – Led by Mike Brandner, Midwest Title Group, LLC.
- **Legal/Compliance Q&A**

Those who have participated in the past know that what truly elevates this forum above others is the expertise of the FIPCO professional staff. With their exclusive knowledge of [Compliance Concierge™](#) software, the FIPCO team imparts a level of experience and understanding that remains unmatched in the industry. Here's what previous attendees had to say about past forums:

- "Great Job! Everyone feels very comfortable and well taken care of. And many compliments on the preparation of material and presentations. Thanks for all you do!"
- "Very helpful information with well-described, thorough answers."
- "Great Regulatory Spotlight and Legal Q&A. Always informative!"

We hope to see you at this year's event. Be sure to visit the [FIPCO website](#) as [registration](#) will close soon!

"I love [Compliance Concierge™](#) because it does so much of the work for us!" | **Linda Blom**, BLC Community Bank, Little Chute

## MLA Functionality Available in [Compliance Concierge™](#) Before Required Deadline

As you're aware, the Department of Defense (DoD) has issued new requirements for certain consumer credit transactions, and complying with the final rule will affect creditors that offer these types of loans. Continuing to stay ahead of the compliance curve, we're pleased to inform you that Military Lending Act functionality will be available in [Compliance Concierge™](#) before the compliance date of October 3, 2016. Institutions utilizing the [Compliance Concierge™](#) system to document these loans can rely on the system to ensure compliance with the final rule. Here's what you need to know:

- Depending on the type of loan transaction, a link within the [Compliance Concierge™](#) system will open up a separate browser window to the DoD's database for the user to determine whether the borrower is a covered borrower.
- If covered, the user will indicate as such by checking a box in the [Compliance Concierge™](#) system, thus driving additional fields and a new Military Lending Act screen to appear in the software.
- Based upon how the fields are answered, the system will determine if the loan is a covered transaction and will calculate the Military Annual Percentage Rate (MAPR).
- If the calculation of the MAPR exceeds 36%, a warning message will appear in the screen flow.
- If the loan is a covered transaction, a new "MAPR Disclosure" form will appear in the print list as required.
- In addition, the Note and/or Credit Agreement will print additional language in other provisions.

Questions regarding MLA functionality in [Compliance Concierge™](#) may be directed to the [FIPCO Software Support Department](#) at (800) 722-3498. You may also [read the final rule here](#).

## From the President



Pamela Kelly

*New online resource developed with you and your customers in mind.*

As the needs of your organization have evolved, we've responded, providing you with innovative products and services that benefit you *and* your customers. In August, we introduced **FastApp Online**, our newest product offering that does just that—because we know that

keeping your customers happy is paramount to the success of your organization.

FastApp Online is an online data gathering tool that seamlessly gathers the customer data you're looking for, without the hassle of cumbersome and complicated processes that similar solutions often require.

We understand, for institutions that offer consumer and mortgage loan products but don't necessarily have a high volume of mortgage business, finding the right online prequalification tool at the right price can be a challenge. FastApp Online is an online data gathering tool that seamlessly gathers the customer data you're looking for, without the hassle of cumbersome and complicated processes that similar

solutions often require. And because it's *not* a fully automated loan application and decision system, we think it's the perfect tool for community institutions where customer relationships are front-and-center.

With the capability to customize with the colors, graphics and logos to coordinate with the look and feel of your organization, the system seamlessly connects from your institution's webpage to FastApp Online. Feeling as though they've never left the security and familiarity of your institution's site, your customers will easily input the required data. Once submitted, you're ready to use that information to cultivate the relationship as you work through the loan process together.

We're excited to offer you this useful tool and are pleased to announce that we're currently developing an interface between FastApp Online and *Compliance Concierge*™, which is on track for release next quarter. In addition, our Deposit users can look forward to the FastApp Online deposit account tool first quarter, 2017.

Your feedback is important to us. [Contact us today](http://www.fipco.com) at (800) 722-3498 and let us know how we can help make your institution's online presence as effective and affordable as possible.

**Pam Kelly** is President of FIPCO® and can be reached at [pkelly@fipco.com](mailto:pkelly@fipco.com).

## Promote Your Institution's Success with FIPCO® Training

As greater responsibilities are placed on your professional staff, it's very important to provide them with the necessary tools to promote your institution's success. With **FIPCO's Education and Training**, you can become familiar with the methods of software operation, and understand the reasoning behind why those processes are necessary.

As trainers and software users ourselves, we know from experience what it's like to learn new software. And with the many changes in legislation, technology, and the shifting needs of the financial industry, the resources we provide are immediately updated when changes occur.

Whether you're looking for hands-on training, instructional webinars or customized training options, our courses are offered through a variety of formats, to best fit your schedule and needs while offering you the most convenient and beneficial education experience possible. Upcoming educational opportunities are just a click away and include the following:

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

- Oct.3, 9am – 11am: Ag Webinar
- Oct. 3, 1:30pm – 3:30pm: Commercial Webinar
- Oct. 4, 1pm – 4pm: Deposits Webinar
- Oct. 26, 9am – 11am: Basic Consumer Webinar
- Oct. 26, 1pm – 4:30pm: Real Estate Webinar

To learn how you can benefit from FIPCO software training, visit the [FIPCO website](http://www.fipco.com), or contact the [FIPCO Training Department](http://www.fipco.com) today at (800) 722-3498.

### We Are Headed to Your Area – Let's Meet

The FIPCO Professional Staff is continuing to travel throughout the region and we'd love to see you in person. Attending any of the events shown below? Be sure to stop by and say hi! If you see that we'll be in your area and would like to schedule a personal consultation, please feel free to [contact us](http://www.fipco.com) at (800) 722-3498.

- » Oct. 12-13 – [FIPCO Compliance & Software Forum Loan & Mortgage](#), Holiday Inn Hotel & Conference Center, Stevens Point, WI
- » Oct. 25-26 – [IBA Tech Conference](#), Holiday Inn, West Des Moines, IA
- » Oct. 26-27 – [WBA Lead 360 Conference](#), Holiday Inn Hotel & Conference Center, Stevens Point, WI

## Looking for a New Approach to IT Security Program Reviews?

*Tips for choosing the best partner for you.*

State, local and federal regulations require that institutions regularly perform independent reviews of their Information Security Program, including the review of technical/cyber controls. In addition to providing valuable insights into upcoming cyber security trends and compliance regulatory requirements, these regular reviews can also promote the strength and security of an institution.

Even if your institution is routinely analyzing your information technology controls and IT risk management planning, it might be time for a fresh approach. But how do you begin making the change as seamless as possible? When it comes to choosing your auditor, the most important thing to remember is that it should be done with great care and confidence to select a strong partner that will support your organization. At the outset, consider the following accepted best practices:

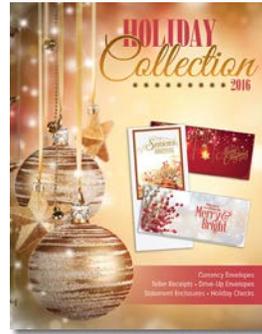
- **Skill level** – Check the auditor’s track record, references and client testimonials. Along with industry accepted certifications, their skill level should demonstrate past experience as well as a thorough understanding of the process, methodology and results of any testing that they perform.
- **Reporting** – Today’s examiners are looking for more than just “Exception based” reports that fail to illustrate what was reviewed—they want documentation that illustrates the *scope* of what was tested. Your auditor should freely provide the work program that documents the areas tested and specifically lists each item audited.
- **Timelines** – Be sure to include a deadline for receipt of your final report that includes a reasonable turnaround time. Once completed, any exceptions should be agreed upon by both you and the audit firm.

*(continued)*

Join us for an enlightening discussion of all things IT during an upcoming **Threat Intelligence Briefing** [October 18 in Independence](#) and [December 14<sup>th</sup> in Madison](#). FIPCO’s Director – IT Services **Ken Shaurette** will facilitate the discussion and encourage participants to share experiences and learn from one another. Space is limited, so register today!

## Order Holiday Products by Oct. 18th for Thanksgiving Delivery

*One-stop shopping is just a click away.*



Updating items like currency envelopes, teller receipts and statement enclosures with seasonal designs are a great way to highlight your institution and connect with your customers. Don’t let the holidays come and go without new eye-catching and sophisticated products for your organization. Available through the FIPCO Print Services Department, our 2016 [Holiday Collection](#) features a full

line of items in a variety of designs, each customizable with your institution’s logo and information. From drive-up envelopes and teller receipts, to statement enclosures and holiday checks, your holiday products are just a click away.

**To ensure delivery prior to Thanksgiving, be sure to place your order by October 18.** Please note, as demand for these unique products continues to increase, quantities of certain items may run out, thus requiring substitutions. View the complete [2016 Holiday Collection catalog and order form](#) today, or contact FIPCO Director – Printing Services, [Brian Wunschel](#) at (800) 722-3498 for details.

## Choosing Your IT/Audit Partner *(continued)*

- **Communication Skills** – Because audits can often be challenging, be sure to look for an auditor who is flexible, responsive to your needs, and offers a level of common sense. And rather than merely providing a list of deficiencies, make sure they convey the results they find at a fundamental level.
- **Ask to See Their Work** – If you want to see what type of audit report you are going to get, ask to see a template of the structure and sample content. Be sure it reads in a manner that you feel fits your requirements and the audience you intend to include in its review (i.e Board of Directors, non-technical or technical staff.)

Choosing the right auditing firm can help ensure that your controls are based on industry accepted practices and meet management expectations. For more information, or to learn how FIPCO can help assess and ensure your institution’s Information Security Program, please contact the [FIPCO IT Audit & Security Department](#) at (800) 722-3498.