

## Registration Opens for 2017 Compliance & Software Forum

As ongoing regulations continue to challenge today’s financial institutions—like the new HMDA and TRID changes—*Compliance Concierge*™ can help you face them head-on. To ensure that all those within your institution who utilize this robust solution are getting the most out of all it has to offer, we invite you to join us for the **2017 Compliance & Software Forum – Loan and Mortgage**. With featured speakers from the FDIC, Boardman & Clark LLP, Wisconsin Bankers Association Legal Department, and the FIPCO Professional Staff, this is truly an event you won’t want to miss.



Nov. 14-15 · Holiday Inn Hotel and Convention Center · Stevens Point

Scheduled for **November 14-15**, this conference will provide valuable tips for increasing your productivity, profitability, and compliance proficiency. “To keep *Compliance Concierge*™ on the cutting edge, we’re continually looking for ways to help our users complete their daily operations more efficiently, and with the utmost in compliance confidence,” said FIPCO Director – Software Training and Support Services, **Annette Witkowski**. “With so many items in development, we’re excited to highlight the newest functionalities during this year’s forum.”

When you visit the Training and Events page of the [FIPCO website](#), you’ll find registration information and complete details about the following engaging sessions:

- **FDIC Examiners** – Industry experts will address the types of violations examiners are encountering, as well as emerging issues and areas in which they are likely to focus on in the future.
- **Overview of TRID Final Rule Amendment** – Lauren Capitini, Attorney with Boardman & Clark LLP, will guide you through the TRID changes that become effective October, 2018.
- **Templates, Reports, Post Closing Menu, and Other Features** – With so many amazing features and tools available to you in *Compliance Concierge*™, we want to make sure you’re utilizing as many as you can.
- **New 1003, HOEPA and HPML Within *Compliance Concierge*™** – We’ll show you the new 1003 and will help solve the mysteries of HOEPA and HPML within the software.
- **Product Discussion: In-Progress and User Suggestions** – We’re continuing to listen to your suggestions and are implementing them into *Compliance Concierge*™. We’ll highlight the next big projects, and listen to your ideas for upcoming enhancements.
- **New HMDA and Reg. B Requirements**
- **Consumer Loans (Basics)**
- **Consumer, Overdraft, and Home Equity Lines of Credit**
- **Commercial and Agricultural Loans**
- **Construction and Construction/Permanent Loans**
- **Purchase and Renewal Transactions**
- **LE and CD 5 Year and Other Software Calculations Explained**
- **Legal/Compliance Q&A**

For complete details and registration information, visit the [FIPCO website](#) or contact the [FIPCO Education and Training Department](#) at (800) 722-3498.

## New Partnership Offers Streamlined Document Process

In the financial industry, agility is key in successfully responding to market volatility and uncertainty. Using outdated paper processes in a digital world can leave you out of step with the times—and the competition. Understanding this challenge, we recently partnered with DocuSign, the world’s largest and fastest-growing electronic signature platform. Providing you with a means for completing transactions quickly and securely, DocuSign can help to improve compliance and dramatically reduce processing costs.



As a result of this partnership, we are now able to develop an integrated DocuSign solution for *Compliance Concierge*™ that will allow you to securely send documents to your customers for signatures at the application stage and/or closing stage of the loan workflow. Approvals and agreements can be completed in hours—not days—from anywhere and on any device.

Join us for an exclusive **Financial Services Cocktail Reception** hosted by DocuSign on October 4th in downtown Madison. DocuSign will share best practices on increasing security, and overcoming paper-intensive processes. In addition, the event will feature a Q&A panel featuring industry experts, a fireside chat with current customers, and a discussion on e-closing for mortgages, loans, wire transfers, and new accounts.

There is no cost to attend, but advance RSVP is required, so be sure to register for your **free ticket today!** We look forward to seeing you October 4th. For more information, contact [Art Weber](#) at (800) 722-3498, ext. 254.

## Because Compliance Counts

Today's financial industry faces unparalleled regulatory scrutiny, compounded by new regulations that make staying compliant more complex than ever before. State, local and federal regulations such as Sarbanes-Oxley, HIPAA and Gramm-Leach-Bliley continue to require institutions to regularly perform independent reviews of their Information Security Program, including the review of technical controls. These audits are crucial as they provide your institution with valuable insights into upcoming information/cyber security trends and compliance regulatory requirements.

When selecting an audit partner to best support your organization, consider these accepted best practices—because compliance counts:

- **Skill level** – Along with industry accepted certifications, an auditor should illustrate their experience with information technology and information security, as well as a thorough understanding of the processes, methodology, and results of any testing that they perform.
- **Reporting** – Rather than “Exception based” reports that fail to illustrate what was reviewed, examiners are looking for documentation that illustrates the scope of what was tested. Look for an auditor who freely provides the work program that documents the areas tested, as well as a list of each item audited whether there was a finding or not.
- **Timelines** – Be sure to include a deadline for receipt of your final report that includes a reasonable turnaround time. And keep in mind that the speed in which you provide evidence and responses to questions directly impacts that timeline. Once completed, any exceptions should be agreed upon by both you and the audit firm.
- **Communication Skills** – Audits can be challenging for the organization as well as the auditor, often resulting in defensive staff and territorial issues. Look for someone who offers a level of common sense, and can be flexible and responsive to your needs. Consider whether they provide a consultative approach and offer resources to help you improve.

“Ken, we just had the follow-up review with the FDIC and the examiner asked if you would share your template for Information Security Annual Review to the Board. He indicated that it has everything that we need to cover and it was the best that he has seen.”

— **Kari A. Zeinert**, CBSM  
 Vice President  
 Intercity State Bank  
 Schofield

- **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 is an important aspect of making future exams easier and meeting more than just your regulatory requirements. For more information, please contact FIPCO Director – IT Services, **Ken Shaurette** at (800) 722-3498, ext. 251.

## Area Experts Answer Equifax Questions



Partnering with the Wisconsin Bankers Association, and Wisconsin Department of Agriculture, Trade and Consumer Protection, Madison television station News 3 held a live, two-hour event Wednesday, Sept. 20th to address questions regarding the recent Equifax data breach.

Fielding questions from viewers via Facebook, panelists included: **Mike Semmann**, executive vice president – chief operations officer, Wisconsin Bankers Association; **Tom Spitz**, founder and CEO, Settlers Bank, Windsor; **Frank Frassetto**, division administrator for Trade and Consumer Protection; and **Michelle Reinen**, director of the Bureau of Consumer Protection.

FIPCO Director – IT Services, **Ken Shaurette** provided his expertise by responding to online participant inquiries throughout the event. With over 10,000 views to date, the video of the full event is available [here](#).

**Share with Your IT Staff:** To ensure you continue to receive FIPCO emails, please make sure your IT staff “whitelists” FIPCO and our provider, MailChimp. The IP addresses to use are: 205.201.128.0/20, 198.2.128.0/18 and 148.105.0.0/16. Visit <http://mailchimp.com/about/ips> for more information.

## E-mailing a Software or Technical Question? What You Need to Know:

When you have technical and software support inquiries, the FIPCO professional staff is just a call or click away. But when sending your questions electronically, whom should you e-mail, and when? For the most direct and timely response, we recommend and encourage you to use the following two options:

- **Technical Support** – Use [techsupport@fipco.com](mailto:techsupport@fipco.com) for questions regarding software messages, Java versions, printer set up, etc. Be sure to add this NEW address to your contact list.
- **Software Support** – Continue to e-mail [fipcosupport@fipco.com](mailto:fipcosupport@fipco.com) for questions related to *Compliance Concierge*™ software usage.

When you use these two addresses, you'll avoid the wait that could happen when e-mailing directly to a staff member. And, as always, we're happy to take your calls at (800) 722-3498, option 4 for software support.

## In Appreciation... Thank You, Tami



During the September 14<sup>th</sup> FIPCO Software Users' Committee quarterly meeting, **Tami Eid**, State Bank of Arcadia, received an award for her term of service as Vice Chair, Chair and Past Chair. FIPCO Director – Software Training and Support Services, Annette Witkowski, who

serves as FIPCO Staff Liaison to the committee, presented Eid with the award. The commitment and dedication of all committee members—both past and present—are greatly appreciated. To contact a member of this group, please visit the [FIPCO website](#) or contact [Annette Witkowski](#) at (800) 722-3498.

## Upcoming Regulation Changes at a Glance

### Regulatory Changes:

- HMDA 2015 Final Rule Data Collection Changes – Jan. 1, 2018
- HMDA Proposed Amendment to Data Collection – Jan. 1, 2018
- HMDA Threshold Changes – Jan. 1, 2018
- Reg. B Proposal to Harmonize w/HMDA Data Collection – Presumably will be effective Jan. 1, 2018
- BSA Beneficial Owner Requirement – Effective 5/11/2018
- TRID Final Rule Amendment-many changes – Mandatory Compliance Oct. 1, 2018
- TRID Proposed Amendment to Final Rule – would allow comparison between CDs for tolerance calc. – CFPB is seeking comment on what the effective date should be

### Other Changes:

- London Interbank Offered Rate (LIBOR) – Sun-setting by 2021
- Uniform Residential Loan Application – Placed on hold by Secondary Market

## One-Stop Shopping for Holiday Products is Just a Click Away

*Be sure to check order deadlines to ensure delivery by Thanksgiving.*



Just around the corner, the holiday season is a great time to extend best wishes to your customers. 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 clients. Now available, our 2017 [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, eye-catching holiday products are just a click away.

To ensure shipment of holiday products by November 15<sup>th</sup>, we recommend placing your order by October 18<sup>th</sup>. **Need items by Thanksgiving?** Be sure to order by October 12<sup>th</sup> to guarantee shipment by October 23<sup>rd</sup>. Please note, as demand for these unique products continues to increase, quantities of certain items may run out, thus requiring substitutions. View the complete [2017 Holiday Collection catalog and order form](#) today, or [contact us today](#) at (800) 722-3498, ext. 274 for details.

## October Software Training

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

Oct. 2-5, 8:30am – 4pm	Loan and Mortgage 4-day Training
Oct. 19, 1:30pm – 4:30pm	Deposit Accounts Webinar
Oct. 20, 9am – 11am	Basic Consumer Loans Webinar
Oct. 26, 9am – 11am	Commercial Webinar
Oct. 26, 1:30pm – 3:30pm	Ag Loans Webinar
Oct. 30, 9am – 11am	Real Estate Purchase Webinar
Oct. 30, 1:30pm – 3:30pm	Real Estate Refinance Webinar

To learn how you can benefit from FIPCO software training, visit the [FIPCO website](#), or contact the [FIPCO Training Department](#) today at (800) 722-3498, ext. 233.