

From the President

How do you change a life with the click of a button? #nvestwisconsin.



Pamela Kelly

In December, Wisconsin Bankers Association (WBA) announced the creation of [nVestWisconsin](#), an innovative new resource for financial institutions, small businesses, non-profits and individuals. As an online donations and securities platform, nVestWisconsin is one of the state's first crowdfunding portals to support local businesses, entrepreneurs and charitable organizations. FIPCO is providing our technical and administrative expertise in support of this initiative, and I invite you to join us in participating in the growth and continued development of this exciting new program.



What would you think about a website that benefits your community? Check out [nVestWisconsin](#).

Reaching across the state, nVestWisconsin is designed to advance economic and philanthropic well-being of Wisconsin. A unique feature of nVestWisconsin is its broad reach in serving both donations/rewards fundraising as well as for-profit business investment. Entrepreneurs, businesses and organizations looking to raise money for a project can use nVestWisconsin to source contributions and create, promote, and fund their projects. The nVestWisconsin platform will help you harness the power of the Internet to generate funds and connect with your community at every level.

One of the goals of nVestWisconsin is to encourage community investment by offering options to donate or invest in their home state. The new platform highlights two separate, but related pages: **nVestWisconsin Donate** provides opportunities for individuals and businesses to make a contribution to a non-profit or business to assist with a specific project, and **nVestWisconsin Securities**—which will launch in 2016—will allow institutional and individual investors to purchase securities through an online portal.

Our organization is pleased to participate in this groundbreaking initiative, and we encourage you to become involved as well by sharing this development with your colleagues, clients and neighbors. As respected leaders in the community, the financial industry is looked upon for reliable guidance and support in promoting business and community efforts, and nVestWisconsin provides an important and innovative tool to help strengthen that role at a local level.

Further details and helpful resources can be found at www.nvestwisconsin.com. And if you have a potential project or campaign for this program, or have specific inquiries, simply email info@nvestwisconsin.com.

Pam Kelly is President of FIPCO® and can be reached at pkelly@fipco.com.

Committee Connects Software Users, FIPCO Staff

Upcoming opportunities to become a part of this worthwhile group.



You—our valued customers—are the driving force behind what we do. As we move into the New Year, we'd like to thank the [FIPCO Software User Committee](#) for supporting an essential link between our software users and the FIPCO professional staff, and invite you to become a part of this valuable group.

Representing institutions throughout all areas of the state, the committee monitors and reviews the development, enhancement and customer support of our products and services. But an equally important component of committee participation is serving as an information liaison between software users and the [FIPCO professional staff](#). By facilitating the FIPCO-client connection, they not only provide a useful avenue for customer input, but the feedback they receive is instrumental in providing the products and support services that our clients have come to expect.

Noting the value of peer group sharing, those who have served on the committee often comment that being a part of this group not only helps them personally, but their institution and their customers as well. And now, you too have an opportunity to benefit as they have. By becoming a committee member, you can actively participate in decisions that are made about the products and services you use. With several committee seats becoming available for the 2016-2019 term, we encourage you to become involved in shaping the future of the financial industry at a local, state and national level.

For more information and a current committee listing, please visit the [FIPCO website](#). Interested candidates are asked to contact FIPCO staff committee liaison [Annette Witkowski](#) directly at (800) 722-3498 ext. 238.

Your Ticket to Faster, More Compliant Loans

With the new TRID guidelines in place, organizations are increasingly looking to *Compliance Concierge™* as a better, more compliant tool for offering loans. The following are just some of the many unique solutions *Compliance Concierge™* can provide:

- A TRID solution that allows you to operate locally rather than being forced “in the cloud”
- TRID Loan Estimate, Closing Disclosure and supporting documents
- Wisconsin Bankers Association (WBA) Forms built right in
- Freddie Mac and Fannie Mae underwriting and ULDD delivery interfacing
- Credit report interfacing
- Compliance support which is quick, friendly and accurate

TRID Questions?

Rather than waiting days for an answer to your pressing TRID software and documentation concerns, contact the [FIPCO Software Support Department](#) at (800) 722-3498. You’ll speak immediately with one of our knowledgeable staff or receive a call back within the hour. Over the years, we’ve received consistently high marks on the response time and helpfulness of our support personnel.

As a modular software solution, *Compliance Concierge™* intuitively guides you through each step of deposit account opening and the loan process, from application to processing, underwriting to closing. It centrally manages workflow and facilitates documentation across multiple locations, loan teams, lender functions and levels of authority. For more information, or to schedule

a customized demonstration, [contact the FIPCO Customer Service Department](#) at (800) 722-3498.

I didn’t know...
FIPCO
offered a loan origination and deposit account opening suite.

Contact us today to schedule a complimentary consultation.

fipcosales@fipco.com | 800.722.3498

Study Links Employee Training, Overall Profitability

A recent study conducted by the Association for Talent Development (formerly the American Society for Training & Development) indicated a clear correlation between employee training and an increase in company profitability. The data suggest that providing employees with up to date training promotes efficiency, consistency and quality for the organization, and leads to a greater level of customer satisfaction.

Arm your employees with the tools they need to promote your institution’s success with [FIPCO’s education and training](#) courses. Our classes are offered through a variety of formats to provide you with the most convenient and beneficial education experience possible. Upcoming events include the following:

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

Jan. 5-7, 8:30am-4pm:	3-day, Loan/Mortgage Training
Jan. 18, 8:30am-Noon:	Real Estate Webinar
Jan. 19, 9am-11am:	Ag Webinar
Jan. 19, 1:30pm-3pm:	Commercial Webinar
Jan. 20, 9am-Noon:	Deposits Webinar
Jan. 21, 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.



“We are very pleased that we have decided to purchase the **FIPCO Compliance Concierge™** loan documentation software. It has performed very well and FIPCO has worked with us to solve any questions or issues in a timely manner”

Randall Bobholz | *Farmers & Merchants Union Bank, Columbus*

Add Interface Functionality to Maximize Workflow Efficiency, Accuracy

As a powerful tool for maximizing precision, software interfaces work behind-the-scenes to provide direct and timely access to correct information. *Compliance Concierge*™ is capable of integrating a variety of interface functionalities to capitalize on the power of your software. The following are just a few of the many options available to help increase the efficiency and accuracy of your organization:

Calyx

Calyx Point is a complete point-of-sale windows software system that connects loan officers and processors to lenders and service providers like Fannie Mae and Freddie Mac. Our Calyx interface to *Compliance Concierge*™ Loan and Mortgage can help you increase productivity by eliminating costly errors that often result from duplication of data entry.

eFunds/Qualifile

Best-suited for the *Compliance Concierge*™ Deposit module, eFunds is the electronic version of the standard ChexSystems service that many have used for years. It offers a comprehensive account opening service that assists in identifying applicants whose accounts have been closed for cause and who therefore may have a propensity for DDA abuse.

MISMO/ULDD Interface

In 2012 Freddie Mac and Fannie Mae announced the new loan delivery data requirements for the Uniform Loan Delivery Dataset (ULDD). FIPCO responded immediately by creating and implementing the MISMO (Mortgage Industry Standards Maintenance Organization)-based XML file structure to convert and deliver the required data points in the proper MISMO-based XML format.

Fannie Mae/Freddie Mac AUS Interfaces to DU/LP

This interface provides direct data integration to Fannie Mae's and Freddie Mac's Automated Underwriting Systems.

For more information about the wide range of interface options for your organization, contact the [FIPCO Customer Service Department](#) today at (800) 722-3498.

CyberSecurity Event Draws Capacity Crowd

Do you ever find yourself in a unique situation and wonder, "Is it just me, or are there others out there who have experienced this as well? And how did they handle it?" Most would agree that, when

FIPCO® IT Threat Intelligence Briefings



it comes to information technology, auditors/examiners and the security of your financial institution, the ability to "bounce an idea" off your peers not only benefits you individually, but your entire organization as well. To help facilitate this communication process, we are continuing our series of [Threat Intelligence Briefings](#) and invite you to join us for an upcoming event.

With a continued increase in registrations, and a recent session filled to capacity, attendees continue to see the benefit in making these connections. "It's so good to hear what other bankers are doing and how they're keeping up-to-date on the latest issues," said **Lisa Abel** from **Premier Community Bank**. "The overall willingness to share is incredibly valuable."

Since its inception several years ago, FIPCO's Director of IT services **Ken Shaurette** has facilitated each session and has noted that the topics discussed are "consistent in their diversity." "No two briefings are exactly alike and anything is open for discussion," he said. "The most current issues and concerns typically drive the direction of conversation, with common discussions centering on cybersecurity, risk management, audits and exams."

And even with the open format, Shaurette notes that there are just some issue areas that are consistently high on the priority list. "Participants often discuss what happened during their last exam, and try to forecast what examiners will be looking for in the future. These are issues of great concern, and briefings like these offer a way for attendees to gain confidence in what they're doing and also share hints, tools and templates for policy, process and other controls. Most importantly, it provides them with an opportunity to network with others in their field."

Shaurette notes that each event concludes with the unanimous intent to attend again. "Everyone says they want to be notified of future meetings."

Reservations are now being accepted for our next briefings, scheduled for [January 13th in Brookfield](#) and [February 24th in Wisconsin Rapids](#). As an added bonus, you'll receive 2 hours of continuing education credit for information security training when you attend. Space is limited and will fill quickly so be sure to register today!