

## Equip Your Institution for Compliance Success

*Make this software solution the most powerful tool in your arsenal.*

Today's compliance burden continues to mount for financial institutions, and keeping up with new and amended regulations is requiring more resources than ever before. For organizations where hiring extra staff to manage regulatory responsibility isn't an option, effectively utilizing software solutions for compliance management is a must. By adding the right solution to your compliance toolbox, you can improve operational efficiency, increase staff productivity and enhance customer service.

With that in mind, we're proud to offer *Compliance Concierge™*, a modular loan origination and deposit account opening suite, capable of integrating distinct lines of products, including the loan, mortgage and deposit modules. The software, designed to help keep your financial institution compliant, is also the only deposit account opening and loan origination software in existence that has the trusted [Wisconsin Bankers Association Forms](#) at its core. Accepted as standard by bank regulatory agencies, attorneys and the Wisconsin judiciary, these forms help to ensure that institutions remain compliant in a volatile regulatory environment.

Here are a few things you might not know...*Compliance Concierge™*:

- Is a TRID solution that allows you to operate locally rather than "be in the cloud."
- Includes TRID Loan Estimate, Closing Disclosure and supporting documents.
- Offers Freddie Mac and Fannie Mae underwriting and ULDD delivery interfacing.
- Credit report interfacing.
- Comes with the best service around! You'll always speak immediately with one of FIPCO's knowledgeable staff or receive a callback within the hour for quick, friendly and accurate compliance support.
- Construction with permanent functionality.

Technology can be less-than-helpful if it lacks the human element. We're proud to say that *Compliance Concierge™* comes with the customer service and support that has given our organization its strong user-friendly reputation. [The FIPCO professional staff](#) is always just a call or click away at (800) 722-3498, option 4 or [fipcosupport@fipco.com](mailto:fipcosupport@fipco.com).



### » See What *Compliance Concierge™* Can Do For You

Sign up for a complimentary *Compliance Concierge™* introductory webinar today by visiting the [FIPCO website](#), or by contacting the [FIPCO Customer Service Department](#) at (800) 722-3498, ext. 258.

Save the date:  
May 11, 2017



SOFTWARE SOLUTIONS

## 2017 Deposit Software & Compliance Forum: Information, Insight, Interaction

We invite you to join us Thursday, May 11th, along with financial professionals throughout the state for our biggest deposits event of the year. In addition to providing you with the skills and confidence you need to effectively manage today's compliance demands, the 2017 FIPCO Compliance & Software Forum – Deposit offers the perfect opportunity for you to truly maximize the capabilities of your deposit software. Here's how:

**Information** – Learn how to put software and technology to work for YOU! Just a few tips, tricks and tweaks of how you use *Compliance Concierge™ Deposit* means less time and energy from you, and more efficiency and productivity from your deposit software. Our general sessions and breakout workshops will offer exceptional educational opportunities with information and takeaways you can use right away.

**Insight** – The financial industry in is a continued state of growth and transformation. Although necessary to respond to the changing needs of your customers, continued adaptations can place a strain on your institution. To stay ahead of these changes and help you best prepare, we're bringing in a number of experts to share their knowledge and best practices, along with their take on today's industry hot topics and what lies ahead for the future of the financial industry.

**Interaction** – Throughout the conference, you'll have many opportunities to network with your peers, the FIPCO professional staff and related industry experts—because we understand the importance of sharing your thoughts, ideas...and having a little fun!

**First-timer? Seasoned veteran? Perfect!** – Whether you're new to FIPCO's *Compliance Concierge™ Deposit* software suite, or you've used it since its launch, this event offers the perfect opportunity to enhance your knowledge of this powerful software solution. Beginners will learn the fundamentals for expertly leveraging the software to increase efficiency and accuracy, and accomplished users can fine-tune their skills by learning about advanced system capabilities and upcoming system enhancements.

#### 2016 Attendee Comments:

"It's nice to see what's available that we may not be utilizing."

"There were a lot of tips that we were unaware of when working through *Compliance Concierge™*."

As the conference draws near, we'll finalize preparations and continue to keep you informed about complete session details and registration information. Be sure to watch your email inbox and the [FIPCO website](#). We look forward to seeing you in May!

## From the President



Pamela Kelly

*We're pleased with our high support satisfaction ratings, and we will always strive to do more.*

The financial industry has undergone a remarkable evolution, witnessing exponential growth of information and technology, while maintaining compliance amongst unprecedented changes in regulation. Over

the last three decades, we've strived to provide you what you need, when you need it. More than just a promise, it's our mission.

This past fall, we invited our Compliance Concierge clients to participate in our 2016 Support and Software survey and asked for your candid feedback regarding our products, services and support. I am pleased to report that the results indicate that we are achieving our goals in serving you, our valued clients. The numbers speak for themselves:

"You and everyone else from your staff are very accommodating and easy to talk to. It's nice to do business with people who care"

— Rich Brown  
American Bank & Trust  
Wisconsin, Cuba City

- » 99% reported that they find the FIPCO Support Staff to be knowledgeable.
- » 97% reported that they were satisfied after completing a support call.
- » Satisfaction ratings for *Compliance Concierge™* Loan, Deposit and Mortgage were 89, 95, and 97% respectively.

We understand that to serve you in the best manner possible, we need to be accessible to you in a variety of ways. Over 55% of survey respondents indicated that they contact our Software Support Department via phone, while 43% prefer email. As we continue to offer multiple methods of communicating with our staff, you can remain confident that you'll reach us *when* and *how* you wish.

While we are pleased with the recent survey results, we want you to know that we are continuing to look for ways to make them even better. [Contact us today](#) at (800) 722-3498 and let us know how we can exceed your expectations. The team at **FIPCO wishes you peace, joy and prosperity throughout the coming year. We thank you for your continued support and partnership, and look forward to working with you in the years to come.**

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

## Financial Institution Products Corporation® (FIPCO®)

*Serving our customers for nearly three decades.*

**1987 | 1988**

» Incorporated in **1987**, started business in **1988**.

» 74% of employees have 9+ years with FIPCO, with 16% of employees having 20+ years with FIPCO.

» As of November 2016:

**45%**

» **45%** of state headquartered banks use *Compliance Concierge™*.



» Customers in **Wisconsin, Iowa and Minnesota.**

**\$20 Billion**

» Total assets of all FIPCO customers equals nearly **\$20 billion.**

**40,000**

» Nearly **40,000** deposit transactions are conducted each year using the *Compliance Concierge™* software.

**94% / 42%**

» Superior local software support; recent survey results:

» **94%** of questions answered same day with **42%** on the initial call.

**99% / 49%**

» Satisfaction after support – overall **99%** satisfied, **49%** very satisfied.



**Congratulations!** Thank you to those who participated in the recent FIPCO Support and Software survey conducted this past fall. All survey respondents were entered into a drawing for a \$100 Amazon.com gift card. Congratulations to winner **Nancy Lettner** from **State Bank of Arcadia!**

## Look to FastApp Online as Your Consumer Loan and Mortgage Pre-Qualification Tool

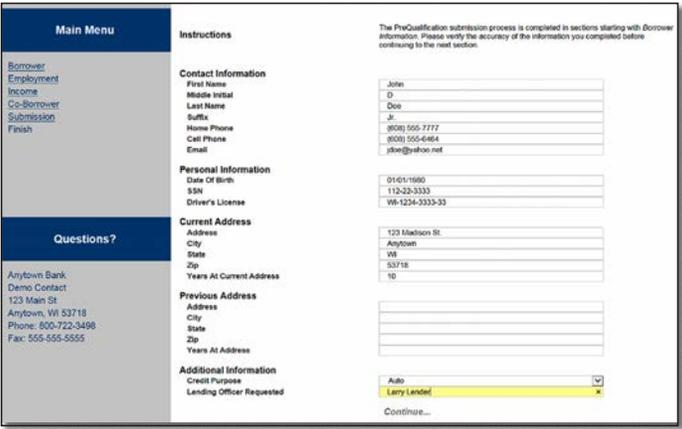
Many financial institutions offer consumer and mortgage loan products, but for those who don't have a high volume of mortgage business, finding a right-price online prequalification tool can be difficult. Our newest product offering, **FastApp Online** is a new online data gathering tool that you can incorporate into your institution's website.

Be sure to watch your email inbox and the FIPCO website for an exciting announcement about upcoming FastApp Online webinars!

Because our organization works for the industry, members of the **FIPCO User Committee**—from financial institutions just like yours—reviewed FastApp Online prior to its release. Their recommended improvements and feature changes have ensured the product is both helpful and cost-effective. For example, one request from the committee that has been built into the product is the ability for financial institutions to customize the color and graphics of the tool so it blends seamlessly with the rest of their website.

FastApp Online offers:

- A new online data gathering tool that you can incorporate right into your institution's website. FastApp Online seamlessly gathers the customer data you're looking for, without the hassle of cumbersome and complicated processes that similar solutions often require.
- Enhanced customer relationships. Once a consumer uses FastApp Online to submit their information, you're ready to



The screenshot shows a web form with a 'Main Menu' on the left containing links like Borrower, Employment, Income, Co-Borrower, Submission, and Finish. The main area is titled 'Instructions' and contains sections for 'Contact Information', 'Personal Information', 'Current Address', 'Previous Address', and 'Additional Information'. Each section has corresponding input fields for names, dates, addresses, and phone numbers. A 'Questions?' section on the left provides contact information for 'Anytown Bank'. The form is styled with a blue header and footer, matching the FIPCO branding.

FastApp Online can be customized to blend seamlessly with the look and feel of your organization's website.

- use that information to open up the dialogue with your customer and cultivate the relationship as you work through the loan process together.
- An interface between FastApp Online and *Compliance Concierge™* to allow seamless data integration.

We believe that FastApp Online is an ideal solution that benefits you *and* your customers. To schedule a free 15-minute introductory presentation, contact **Art Weber** or **Sally Michaels** at (800) 722-3498, ext. 258.

### > We Want to See You...at Booth 32

We're showcasing an exhibit at the 2017 Wisconsin Bankers Association Bank Executives Conference and we'd love to show you what we can do for your organization. Our products and services have been carefully developed to help your institution remain compliant, accurate and efficient. We invite you to visit our booth during this engaging event, February 6-8 at The Pfister Hotel in Milwaukee, or [contact us today](#) at (800) 722-3498 to schedule a complimentary consultation.

#### January Education and Training

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

Jan. 23, 9am – 11am:	Real Estate Purchase Webinar
Jan. 23, 1:30pm – 3:30pm:	Real Estate Refinance Webinar
Jan. 25, 9am – 11am:	Basic Consumer Webinar
Jan. 30, 9am – 11am:	Ag Webinar
Jan. 30, 1:30pm – 3:30pm:	Commercial 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.

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