

## Spring Release Planned for *Compliance Concierge*™

With the successful release of the recent TRID compliance update to *Compliance Concierge*™ software, the FIPCO Professional Staff is continuing its focus on analyzing, prioritizing and incorporating the most highly-beneficial enhancements to this system. Additions, modifications and improvements are in development and will be added to current functionality in the spring, 2016 software release.

### TRID Questions?

Even though the TRID deadline has come and gone, you may still have software system and disclosure questions regarding the new requirements. 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.



By keeping the development and enhancement of *Compliance Concierge*™ at a local level, we are empowered with the ability to facilitate timely enhancements based upon *your* feedback and

current needs, allowing us to provide the highest quality forms and compliance support to community institutions throughout the Midwest. We thank you for keeping us informed of enhancements that can make your use of *Compliance Concierge*™ more efficient and continue to welcome your suggestions.

As the exclusive provider of all [Wisconsin Bankers Association forms](#), *Compliance Concierge*™ not only facilitates precision and efficient operations, but also promotes the accuracy and compliance you demand. The trusted, consistent and compliant forms have supported financial institutions for over 70 years and will continue to do so well into the future.

To preview a listing of just a few of the items you can look forward to receiving in the spring, 2016 release, visit the secure customer portal of the [FIPCO website](#). Log-in with your username and password and select "Software Support" followed by "*Compliance Concierge*™." For more information about *Compliance Concierge*™ contact the [FIPCO Customer Service Department](#) today.

## Save the Date for Deposit Software & Compliance Forum

Preparations are well underway for the 2016 FIPCO® Compliance & Software Forum – Deposit, and we hope you'll plan to join us for this informative and engaging event. Scheduled for May 11-12 at the Stevens Point Holiday Inn Hotel & Convention Center, this 2-day conference will help to equip you with the skills and confidence you need to effectively manage today's compliance demands, while learning to maximize the capabilities of your deposit software.



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.

Topics of discussion during workshop and general sessions will include Account Opening, Account Maintenance and Parameters, as well as hot topics concerning IRAs, Legal/Compliance Q&A and much more.

### 2015 Attendees' Comments ...

"The sessions were great! I am taking a lot of good information back with me."

"Excellent presenters kept the interest of everyone."

"As in years past, we're looking to feature a number of industry experts to share their knowledge and best practices with our conference participants," said FIPCO Assistant Director – Deposit Products and Services, **Nancy Hamele**. "We look forward to seeing many new and familiar faces this May."

Further session details and complete registration information will become available as the conference draws near, so be sure to watch your email inbox and the [FIPCO website](#).

## Shaurette Featured Presenter at Recent Community Service Event

*FIPCO, Baylake Bank and Money Management Counselors offer knowledge, expertise.*

In an effort to promote financial education and wellness, FIPCO Director – IT Services, [Ken Shaurette](#) recently participated as a featured speaker at the 2016 Financial Literacy Conference in Sturgeon Bay, WI. Along with **Chas Hartl** of Baylake Bank, event organizer **Gay Pustaver** of Money Management Counselors, and a panel of experts representing the public, private and government sectors, Shaurette shared his expertise among an audience of approximately 70 high school juniors and seniors.

Held January 9th at Sturgeon Bay High School, the purpose of the 6th annual conference was to promote ways for protecting money, property and identity. “In just a few hours time, these students can come away with some basic but very sound strategies that they can start implementing right away,” Shaurette said. Some of the topics discussed included:

- Sifting through the financial options available after graduation and the ramifications of those choices.
- Think before you click: Tips for safe Internet use.
- Just what exactly is “Cyberspace?”
- Protecting yourself when using wireless devices, online banking.
- Accessing your accounts from a secure location and monitoring your accounts regularly.
- Creating strong passwords and keeping them safe.
- Securing your personal computer and keeping it up-to-date.
- Recognizing and avoiding email phishing and phone scams.

Join Ken Shaurette [February 24th in Wisconsin Rapids](#) or [April 13th in New Richmond](#) for the latest in our series of [Threat Intelligence Briefings](#). Conducted in a relaxed, round table format, these events are designed to provide a forum for networking and discussing current IT issues, with an emphasis on sharing experiences and learning from your peer group. 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!](#)

Shaurette has spoken at financial wellness conferences over the years and intends to do so in the future. “I enjoy participating in events like this because I truly believe in the importance of establishing the foundation for financial literacy at the K-12 level. It develops vital financial skills that they’ll use throughout their entire lives.”

## WBA Launches nVestWisconsin: Wisconsin’s Local Crowdfunding Platform

*New website takes the “give local” campaign digital.*

*By Mike Semmann*

nVestWisconsin launched on Giving Tuesday (Dec. 1, 2015) with the help of WBA and Crowdfund i94. This WBA website is one of the state’s first crowdfunding websites to support local nonprofits, businesses and projects. Special Olympics of Wisconsin, Madison Scouts Drum & Bugle Corps, Habitat for Humanity of Wisconsin and the Zoological Society of Milwaukee are the first four nonprofit organizations to launch fundraising projects on nVestWisconsin. Each nonprofit will run a 30-day fundraising campaign through nVest in order to meet their specific needs and goals.

One goal of nVestWisconsin is to encourage people to consider how they invest in their community. Donating is not a one-size-fits-all activity, and by offering an option to either donate or invest, the new crowdfunding platform allows Wisconsinites to give however they choose or to truly own a piece of something good in their home state. This is also true for banks and bankers. You see, nVest is unique because it has two separate but related pages within it: nVestWisconsin Donate and nVestWisconsin Securities. nVestWisconsin Donate provides opportunities for individuals and businesses to make a contribution to a non-profit or business to assist with a specific project. nVestWisconsin Securities, which will launch in 2016, will allow institutional and individual investors to purchase securities in an online platform.

Donor. Investor. nVestWisconsin’s users may fall into one or both categories, but what unites all of them is a desire to see the Dairy State grow and prosper.

*Semmann is WBA executive vice president and COO, and also serves as president of nVestWisconsin.*



Visit nVestWisconsin today!  
[donate.nvestwisconsin.com](http://donate.nvestwisconsin.com)

“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.”

– **Pam Kelly**  
 President, FIPCO

## Beyond Button Pushing

*FIPCO software training offers much more.*

As FIPCO's Training Coordinator, it's **Alice Hamilton's** mission to effectively educate *Compliance Concierge*™ software users on utilizing this powerful system with maximum efficiency, accuracy and compliance. And what's unique about her approach, is the focus on demonstrating more than just the functionality of the software, but discussing why those functionalities and processes are required.

"Our training philosophy goes beyond simply teaching how to push buttons or click a mouse," she said. "Ensuring that our clients understand the reasoning behind why each process and procedure is necessary is really where the true educational value lies."

Throughout each course, Alice asks questions to determine the levels of software experience, familiarity with compliance requirements and general knowledge of the subject matter. With this background information, she can place a greater emphasis on the topics that require additional time and attention. "The most rewarding experience for me is when a client sees the full picture—when they have that 'ah ha!' moment of clarity. It's why I do what I do."

FIPCO's education and training courses 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.)

Feb. 2-4, 8:30am-4pm:	3-day, Loan/Mortgage Training
Feb. 9, 9am-10:30am:	Basic Consumer Webinar
Feb. 9, 12:30pm-4pm:	Real Estate Webinar
Feb. 16, 9am-11am:	Commercial Webinar
Feb. 16, 1pm-3pm:	Ag Webinar
Feb. 23, 9am-Noon:	Deposits Webinar

For detailed course descriptions, scheduling, and pricing information, visit the [FIPCO website](#), or contact the [FIPCO Training Department](#) at (800) 722-3498.

I didn't know...  
**FIPCO**™  
offered so many resources that  
I can use after software training.

Visit the [FIPCO website](#) for more information.

4721 South Biltmore Lane | Madison, WI 53718  
P: 800.722.3498 | F: 608.661.9382 | [fipcosales@fipco.com](mailto:fipcosales@fipco.com)  
[www.fipco.com](http://www.fipco.com)

## Combat Check Fraud with Cost-Effective Deterrent



With an increase in the use of technology, today's financial institutions are becoming increasingly susceptible to losses including check fraud. And with losses continuing to grow, many financial institutions are resorting to biometric and digital solutions to prevent potential crime. Before investing in these often complex and costly methods, consider the [Thumbprint Signature Program](#) for a straightforward method for combating this problem.

The process is simple. When non-account holders ask to cash a check (in addition to requesting the standard forms of identification) participating institutions ask them to place an impression of their thumbprint on the face of the check using a 2-inch "inkless" touch pad. A clean, clear thumbprint is left for identification and the process is complete. To further augment their efforts, institutions may also utilize window displays, decals and statement stuffers to explain the mechanics of the program and convey the message that fraud will not be tolerated.

The Thumbprint Signature Program has received widespread approval on a national level and has been adopted by state banking associations across the U.S. For further information, visit the [FIPCO website](#) or contact the [FIPCO® Customer Service Department](#).



"To optimize information retention, our training participants are given access to the **Password-Protected** information portal of the FIPCO website to access **training materials, manuals, release notes** and much more."

**Annette Witkowski** | FIPCO Director –  
Software Development and Services

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