

## 2016 “tour” to Focus on TRID, Software Best Practices

*Registration is open for statewide loan and mortgage events.*

We are pleased to announce that the FIPCO [Education and Training](#) Department is going back on the road, and we invite you to join them for their **2016 tour de Compliance Concierge™** series of software and compliance events. This year the focus is on TRID.

“We’re so excited to once again travel throughout the state to personally connect with our customers,” said FIPCO Director – Software Development and Services, [Annette Witkowski](#). “Although it’s been four months since TRID was implemented, it’s not uncommon for our clients to have questions regarding these complex regulations. The tour enables us to offer an additional venue for providing software support services with the face-to-face instruction we find to be so beneficial.”

The spring tour de *Compliance Concierge™* events are scheduled for the following cities:

- April 5 – Prairie du Chien
- April 7 – West Bend
- April 12 – Black River Falls
- April 13 – Rice Lake
- April 19 – Wausau
- April 20 – Appleton
- April 21 – Madison

And just like last year, each seminar will again employ a hybrid format that combines open Q&A, round-table discussion, and traditional training formats. “We’re designing sessions with the *Compliance Concierge™* user in mind,” Witkowski commented. “Anyone who works with mortgage loans and looks at TRID documents, including processors, underwriters, lenders and compliance officers will walk away with new and helpful information.” Session topics will focus on how to complete the following TRID related items within *Compliance Concierge™*:

- Purchase Transaction
- Refinance Transaction
- Amortization Parameters – including PFC and Fee Checkboxes, Seller Paid Items, and Owners Title Insurance
- Construction Transaction
- Credit and Adjustment Details Button
- Cash to Close Explanation
- Alternative Document

The cost for this full day of information and networking is just \$139 per attendee (includes lunch, beverages and meeting materials.) Seating is limited and [registration](#) is required to attend. Questions may be directed to the [FIPCO Training Department](#) at (800) 722-3498. *(Please note this session contains information regarding Compliance Concierge™ software operation for loans covered by TRID, and is not intended to give or be legal advice.)*



“I attended the tour de *Compliance Concierge™* last May with two of my loan processors. The FIPCO presenters did just an outstanding job of going over various types of loans while allowing the room to interact and pose questions. From a management perspective I found this to be a very cost effective way to gain knowledge of this software program.”

– **Terry Lardinois, EVP/CEO**  
Greenleaf Wayside Bank

### Did You Know?

As a sophisticated loan and mortgage origination and deposit account opening software suite, *Compliance Concierge™* ...



... is the only platform to include the trusted Wisconsin Bankers Association (WBA) Forms built right in.  
... 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.
- ... tracks policy exceptions.
- ... gives you credit report interfacing.
- ... comes with exceptional support. You’ll always speak immediately with our knowledgeable staff, or receive a callback within the hour for quick, friendly and accurate compliance support.

Most importantly, our ownership stake in *Compliance Concierge™* empowers us to facilitate timely enhancements based on *your* needs and *your* feedback. To schedule a personal demonstration, or to receive further information, [contact us](#) today at (800) 722-3498.

## A Cut Above the Rest

*Customer service elevated by staff experience, expertise.*

Today's successful businesses understand the importance of maintaining a high level of customer service. And in today's competitive environment, a crucial aspect of providing that service means responding and adapting quickly to customers' needs. The financial industry is no different. In fact, competition is often more fierce due to complex regulations, and the continued vying for customers between third-party vendors and other financial institutions. But with exceptional service, customers are gained and retained, profitability grows, and the industry thrives.

"I really appreciate all the time that the FIPCO staff has spent to help us prepare for the new TRID rules and regulations."

– **Nancy Lettner**  
State Bank of Arcadia

"The TRID process went smoothly thanks to the FIPCO team's due diligence. We appreciate being able to speak with a live person, and FIPCO's ability to connect with us via WebEx is also very helpful."

– **The Port Washington State Bank**

"I can't tell you how much I appreciate your clear and prompt answers. You are always willing to help and you return your responses in a way that is very clear and easy to understand."

– **Molly Tourdot**  
Woodford State Bank

The service, support and expertise that reflect our user-friendly reputation exemplifies our true dedication to our clients. Our direct connection to our customers provides us with invaluable insight in supporting the continued changes in regulation like the newly implemented TRID rules. As regulatory demands continue to be placed on the financial industry, you can rest assured knowing we'll be there to help guide you along the way. Members of the FIPCO [Education and Training](#), [Software Support](#) and [Customer Service](#) departments are just a click or call away at (800) 722-3498.

With a foundation encompassing decades of banking experience, the members of our [Professional Staff](#) offer a level of understanding that remains unmatched. Led by a Board of Directors comprised entirely of bankers, we consistently receive an insider's perspective of our customers' needs. This connection to, and familiarity with the industry helps us deliver the ultimate in customer service. In fact, according to our most recent survey, 98 percent of customers were satisfied after completing a support call and found the support staff knowledgeable, and 97 percent felt the follow-up was completed in a timely manner.

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## Registration Opens for Deposit Software & Compliance Forum



We invite you to join us May 11-12 at the Stevens Point Holiday Inn Hotel & Convention Center for the **2016 FIPCO® Compliance & Software Forum – Deposit**.

This 2-day conference is geared towards equipping 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.

[Registration](#) will open in March for this engaging event. 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. Further session details and event schedules will become available as the conference draws near, so be sure to watch your email inbox and the [FIPCO website](#).

## Data Integration Key to Efficient Bank Operations

Automated systems streamline productivity and reduce the potential for lending and compliance mistakes. The efficiencies gained are enhanced even more when those systems are able to share data between them. As a result of FIPCO's strong relationships with various service providers and host vendors, *Compliance Concierge™* is able to do just that through its robust interfaces.



*Compliance Concierge™* is able to integrate with a variety of other banking solutions, including host accounting systems, CRA and HMDA reporting systems, credit bureaus, Freddie Mac and Fannie Mae underwriting, ULDD delivery and more. We can also customize these interfaces to meet your specific needs. For more information, visit the [FIPCO website](#) or contact the [FIPCO Customer Service Department](#) today at (800) 722-3498.

## Enhance Customer Relationships

*Alliance offers surcharge-free cash withdrawals.*



ATM access is an important factor that consumers consider when evaluating a financial institution. In fact, research

indicates that many of today's consumers would consider changing financial institutions if it meant they could use ATMs without paying a fee. With the ATM Access program, you can support your institution's valuable client relationships by giving your customers what they want—nationwide surcharge-free ATM access.

Offered exclusively to [Wisconsin Bankers Association](#) (WBA) member institutions through [FIPCO](#), ATM Access was created by an alliance of community banks that joined together to provide surcharge-free cash withdrawals at over 700 ATM Access locations across Wisconsin and Minnesota.

By joining the largest surcharge-free ATM network in Wisconsin, your financial institution can gain a larger ATM footprint while providing your cardholders with the greater access they demand—all at a dramatically lower cost than deploying your own ATMs. What's more, this unique program offers a cost-effective solution for growing your ATM transaction volume, retaining and attracting cardholders, and maintaining a competitive edge in your market.

You may participate in the ATM Access program as a WBA member whether you have ATMs or not, for a nominal initial and annual cost. For complete details about the ATM Access program, contact FIPCO's Administrative Coordinator [Jodi Zieske](#) at (800) 722-3498, ext. 274 or the [FIPCO Customer Service Department](#) today!

**I didn't know...**  
**FIPCO**  
offers so many resources  
on their website.

## Software Training: Investment or Expense?

Proper software education and training can have a powerful impact on an organization. With this in mind, many in the financial industry who previously considered training as an expense now regard it as an *investment*—in their employees and in their organization as a whole.

As the complexity of software continues to grow, promoting staff productivity with a thorough understanding of necessary processes and operations can often result in cost savings for the organization. Without proper training, employees may inevitably become less productive in the workplace.

You've invested in the product...now it's time to invest in your staff. Whether you're looking for hands-on training, instructional webinars or customized training options, [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.)

March 8, 8:30am-Noon:	Real Estate Webinar
March 9, 9am-11am:	Commercial Webinar
March 9, 1:30pm-3:30pm:	Ag Webinar
March 14-16, 8:30am-4pm:	3-day, Loan/Mortgage Training
March 22, 9am-10:30am:	Basic Consumer Webinar
March 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.



“There is such a wealth of **helpful** information and beneficial **tools** for our customers to use each day.

Details on software releases and programming enhancements, answers to FAQs, blank forms and so much more are all just a click away.”

**Lori Olson** | *FIPCO Project Manager*

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

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