

FIPCO Welcomes New Members to Software Users' Committee

Our organization takes great pride in our ability to anticipate, respond to and fulfill the needs of your institution, and we fully realize that this would not be possible without your input. As we begin the next fiscal year, we express our gratitude to the members of the [FIPCO Software Users' Committee](#) who help to foster this continued feedback by providing a vital link between our customers and our staff. This past month, we welcomed the newest members of this worthwhile group:

- **Kathy Burg**, State Bank of Chilton
- **Amanda Fryman**, National Exchange Bank & Trust
- **Laura Rippley**, Waumandee State Bank

As Past Chair, **LaRue Wills** from Mayville Savings Bank has seen the value in the group's diversity and longevity. "The folks who make-up the FIPCO Software Users' Committee are well-versed in many facets of banking—lending, compliance, IT, deposit—and have worked in the banking industry anywhere between 1 and 40 years. Most of us wear "many, many" hats at the office, and this is exactly what makes our group "tick" if you will."

The camaraderie and connections created over the years have formed lasting relationships for Wills both on a personal and professional level. "I cannot tell you the amount of networking solutions and the amount of enjoyment this group has brought

to me personally," she said. "Whether we are critiquing new software implementation or planning our yearly convention, it is a pleasure working with all the FIPCO staff. As the group's liaison, **Annette Witkowski's** leadership style and experience in the industry helps to "knit" the group together through the common goal. I'm very proud of the work we've done with the *Compliance Concierge*™ software program and will continue to help the committee as long as I can."

We thank **LaRue Wills** and the following current committee members for their years of dedicated service:

- Committee Chair: **Tami Eid**, State Bank of Arcadia
- Vice Chair: **Jennifer Stein**, TSB Bank, Lomira
- **Kristina Anderson**, McFarland State Bank
- **Julie Davis**, Woodford State Bank, Monroe
- **Erin Hanson**, Citizens State Bank, La Crosse
- **Judy Kite**, Livingston State Bank
- **Renee Maas**, State Bank of Reeseville, Watertown
- **Megan North**, Security Bank, New Auburn
- **Michelle Ponkauskas**, Farmers & Merchants Bank of Orfordville

- **Annie Zellmer**, Bank of Deerfield

And we truly appreciate the dedicated service of the following retiring members. Your time, talent and expertise is greatly appreciated:

- **Dana Swiss**, National Exchange Bank & Trust, Fond du Lac
- **Lisa Ketchum**, Independence State Bank
- **Debbie Perdew**, Sunset Bank and Savings, Waukesha
- **Derrick Hermann**, Waldo State Bank

For more information about the FIPCO Software Users' Committee, or to contact a member of the group, please visit the [FIPCO website](#) or contact **Annette Witkowski** at (800) 722-3498.



New committee members include **Kathy Burg**, State Bank of Chilton; **Laura Rippley**, Waumandee State Bank; and **Amanda Fryman**, National Exchange Bank & Trust.

A Message to Our Compliance Concierge™ Deposit Clients:

As you are aware, FIPCO and Ascensus work together to provide you with the Ascensus IRA, HSA and CESA forms within our [Compliance Concierge](#)™ solution. The forms are prepared and completed along with the necessary Wisconsin Bankers Association (WBA) documentation for account opening.

These forms will continue to be made available in *Compliance Concierge*™. FIPCO had received questions regarding this as Ascensus has been contacting our mutual clients to share more about their fully-administered IRAdirect solution. Again, *Compliance Concierge*™ and the Ascensus forms will continue to be available in our system and most importantly, FIPCO will continue to provide support and maintain the documents and any updates as needed for you.

Depending upon your particular scenario, there may be some benefits associated with the IRAdirect for your financial institution. Keep in mind that the IRAdirect and IRA & HSA Service do not provide WBA documents that may be needed for completing your account opening process with your customers.

FIPCO and Ascensus appreciate your ongoing support and business. If you have any questions, please [contact us](#) any time at (800) 722-3498.

Free Cyber-Attack Exercises Scheduled for September

Your organization has a pretty solid plan in place to address a potential cyber attack, but do you really feel like you've adequately practiced the necessary steps using real-world scenarios? It might be time to take a closer look. With a host of resources to help you out, like the Financial Services Information Sharing and Analysis Center's (FS-ISAC) upcoming incident-response exercise, peace of mind just may be closer than you think.

Free to all regulated financial institutions, the FS-ISAC's 2016 Cyber-Attack Against Payment Systems (CAPS) exercise will again be held twice this year—Sept. 20-21 and Sept. 27-28. The purpose of this confidential two-day tabletop exercise is to simulate an attack on payment systems and processes. Formerly named CAPP, this annual event hosted nearly 1000 participating American and Canadian financial institutions just last year alone.

Seeing first-hand the benefits of working through the various scenarios, FIPCO Director – IT Services, [Ken Shaurette](#) stated that “Exercises like CAPS can help organizations identify gaps in their incident response plans, and continue to highlight the need for institutions to actively participate in simulation exercises to test their response to real-world situations.”

Shaurette noted that upon completion of the exercise, institutions typically find at least one deficiency in their plan. “Based on the feedback I've received, every institution has found it to be a beneficial experience and all have highlighted something within their practices that they can improve upon.” And because the scenarios are based on current trends, Shaurette recommends that institutions participate as often as they can.

For more information about this year's CAPS exercise [click here](#). To discuss how FIPCO can assist with your institution's cybersecurity preparedness, please contact the [FIPCO Customer Service Department](#) at (800) 722-3498.

CAPS exercises can help your organization:

- Engage in a live test of your incident response team's ability to respond to major incidents,
- Evaluate your current risk mitigation procedures related to cyber attacks,
- Educate your staff on the procedures for responding to complex threats,
- Identify potential gaps in planning,
- Benchmark your practices against other CAPS exercise participants,
- Demonstrate regulatory compliance.

IT Security Newsbytes



Stay current between FIPCO's [Threat Intelligence Briefings](#) by subscribing to the IT Services InfoSecmsg e-publication! This FREE weekly update provides the latest on the information security landscape and its impact on your organization. [Register](#) to receive this critical e-publication today!

Threat Intelligence Briefings Scheduled for July, October

FIPCO's peer group sessions provide an opportunity to discuss current IT issues.

The threats aimed toward the essential business systems of today's financial institutions are highly targeted and stem from a variety of professional criminals. Is your organization adequately prepared to protect against these threats? Fortunately, there are others out there who have experienced situations similar to yours. Ask them how they handled it during an upcoming Threat Intelligence Briefing [July 21st in Chetek](#) and [October 12th in Osseo](#).

Facilitated by FIPCO's Director – IT Services, [Ken Shaurette](#), these round table events are designed to give you a forum for networking and discussing current IT issues, with an emphasis on sharing experiences and learning from your peer group. Sample discussion topics may include:

- Cybersecurity Assessment – Are you Ready? Can you be Ready?
- Pros and Cons of Cybersecurity Assessment Tools – Alternatives!!
- Social Media
- What's New and Hot with IT Exams?
- Recent Scams - Incidents – Threat Intelligence
- IT Audit and Risk Management Planning - Risk Focused Scoping an IT Audit
- Vendor Management and Appendix J Business Continuity Testing
- Is it possible to ace an IT Exam?
- Cybersecurity Training for Management and Board Reporting

As an added bonus, you'll receive two 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](#).

From the President



Pamela Kelly

Committee promotes organization, industry growth through customer communication, feedback.

For nearly three decades, the mission of our organization has centered on serving as a trusted resource, providing our financial services partners with a full spectrum of products and services to effectively solve compliance challenges and improve operational

efficiencies. Our featured article in this month's issue of FIPCO Focus highlights a group of individuals who are integral in helping us achieve our goal—and they're accomplishing this one contact at a time.

Comprised of representatives utilizing [Compliance Concierge™](#) software, the [FIPCO Software Users' Committee](#) is a vital component of our organization, helping to shape the direction and development of the products and services we offer. Meeting quarterly, they provide input for future product introductions and product enhancements—a customer “think tank” if you will—and also help plan our Software & Compliance Forums held throughout the year. But, as [committee liaison Annette Witkowski](#) has often told me, the committee is much, much more.

As the voice of our software users, the committee facilitates continuous communication between our customer base and professional staff. Throughout the year, the 15 members will contact a representative of each and every one of our client organizations. Whether a loan processor or new accounts specialist within the institution, the goal is to promote communication with the same individuals over time to develop a continued, more beneficial professional relationship. This vital feedback is then shared with our professional staff and an action plan is put in motion.

You are the heart of our business and the driving force behind what we do. I'd like to thank the members of the Software Users' Committee—both past and present—who have been so generous with their time and talents. For it is through their continuous support and expertise that we truly benefit as an organization, and as an industry.

If you'd like to know more about the FIPCO Software Users' Committee, or would like to connect with a member of this group, visit the [FIPCO website](#) or [contact us today](#) at (800) 722-3498.

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

We're Headed to your Area – Let's Meet!

The FIPCO Professional Staff is continuing to travel throughout the region and we'd love to see you in person. Attending any of the events shown below? Be sure to stop by and say hi! And if you see that we'll be in your area and would like to schedule a personal consultation, feel free to [contact us](#) at (800) 722-3498.

- >> July 18 – Wisconsin Bankers Association (WBA) Group 1 Mid-Summer Get Together, Eau Claire Golf and Country Club, Eau Claire, WI
- >> Aug. 18 – [WBA Member Appreciation Golf Outing](#), Trappers Turn Golf Club, Wisconsin Dells, WI
- >> Sept. 1 – Northern District Meeting, Sentry World - Golf, Stevens Point, WI
- >> Sept. 13-14 – [WBA Management Conference](#), Radisson Hotel & Conference Center, Green Bay, WI
- >> Sept. 18-20 – [IBA Annual Convention](#), Iowa Events Center, Veterans Memorial Convention Center, Des Moines, IA
- >> Sept. 20-21 – [Secure-I.T. Conference](#), Glacier Canyon Lodge at the Wilderness Resort, Wisconsin Dells, WI
- >> Oct. 12-13 – [FIPCO Compliance & Software Forum: Loan + Mortgage](#), Holiday Inn Hotel & Conference Center, Stevens Point, WI
- >> Oct. 25-26 – [IBA Tech Conference](#), Holiday Inn, West Des Moines, IA
- >> Oct. 26-27 – [WBA LEAD360 Conference](#), Holiday Inn Hotel & Conference Center, Stevens Point, WI

July Education and Training

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

July 18-21 (8:30 a.m. – 4 p.m.)	4-day Loan/Mortgage Training
July 25 (9 a.m. – 12:30 p.m.)	Real Estate Webinar
July 26 (9 – 11 a.m.)	Ag Webinar
July 26 (1:30 – 4 p.m.)	Commercial Webinar
July 27 (9 a.m. – Noon)	Deposits Webinar
July 28 (9 – 11 a.m.)	Basic Consumer 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.