

## Interfaces Offer Much More Than Simply Eliminating Duplicate Data-Entry

*These powerful tools can help maximize precision, compliance.*

The use of automated systems—especially in the financial industry—continue to help streamline productivity and reduce the potential for lending and compliance errors. And when these systems can share data between them via interfaces, the benefits are even greater. As powerful tools for maximizing precision, interfaces work behind-the-scenes to provide users with direct and timely access to correct information. And with today’s ever-increasing regulatory requirements, accuracy is a must. As a result of FIPCO’s strong relationships with various service providers and host vendors, our interfaces to *Compliance Concierge™* can provide the tools you need.

Take, for example, FastApp Online—an innovative online tool that incorporates directly into your institution’s website to gather customer data quickly and accurately. Institutions utilizing FastApp Online often see a quick upsurge in loan volume shortly after introduction. This increase in loan volume can easily be managed with an interface to *Compliance Concierge™* which offers seamless data integration between the two systems.

In addition to FastApp Online, *Compliance Concierge™* can also integrate with a variety of other financial solutions, to help you stay ahead of the compliance curve. We’re especially excited to announce new interfaces to help you:

- Bridge the import/export gap with our newly-released Desktop Underwriter DU 3.2 Export interface.
- Support the new data collection requirements for 2018 HMDA reporting. We’re offering several HMDA interfaces and can help you find the perfect fit for your institution.
- Confidently prepare for Fannie Mae and Freddie Mac’s 9/25/17 Uniform Closing Disclosure (UCD) mandate. With your compliance as our top priority, we’re pleased to announce that we’ll have an interface available prior to September 25th.

Interfaces can also be customized to meet your specific needs. Interested in multiple interfaces? [Contact us today](#) at (800) 722-3498 for pricing and discount information.



**In Appreciation:** James Loe, Pioneer Bank of Wisconsin – Ladysmith recently received an award from FIPCO President, Pamela Kelly in gratitude of his four years of service on the FIPCO Board of Directors. His knowledge, insight and the time he has shared are greatly appreciated.

## Discuss WI Statewide Information Center, Cyber Liaison Officers, + More

**IT Threat Intelligence Briefings**



*IT peer group session scheduled for August.*

Fusion centers, like the Wisconsin Statewide Information Center (WSIC), as well as Cyber Liaison Officers, IT exams, and social media are just a few of the many topics to be discussed during our upcoming IT Threat Intelligence Briefing.

FIPCO Director – IT Services, [Ken Shaurette](#), who recently completed training for WSIC, will facilitate the event. Although enthusiastic to share his perspective on this unique fusion center, Shaurette is even more interested in learning what others are doing to navigate through today’s challenging IT environment.

“Our Threat Intelligence Briefings continue to provide an open and dynamic forum for attendees to network and discuss current IT issues, with an emphasis on sharing experiences and learning from their peer group,” Shaurette said. “We encourage participants to share the key issues and concerns they’re currently facing because chances are, there will be others in the room who have been through the same thing.”

The next briefing is scheduled for [August 15th in Marion](#). As an added bonus, participants will receive two hours of continuing education credit for information security training. Space is limited and will fill quickly so be sure to [register today](#). **Can’t attend the August group session?** Plan to join us [December 14th](#) at the FIPCO Corporate Headquarters in Madison.

**What is a fusion center?**

A fusion center is a collaborative effort of two or more agencies that provide resources, expertise, and information to the center with the goal of maximizing their ability to detect, prevent, investigate, and respond to criminal and terrorist activity. The **Wisconsin Statewide Information Center (WSIC)**, operated by the Wisconsin Department of Justice-Division of Criminal Investigation, is one of two fusion centers in Wisconsin. WSIC serves as the primary focal point for threat information sharing among federal, state, local and tribal law enforcement, emergency management, fire service, public health, corrections, military, and private sector partners for the state.

## Back-to-School Savings for Your Customers, Staff and Your Organization

### Increased Buying Power, Additional Discounts at Your Fingertips

*Program's flexibility means you can enjoy benefits as an institution or an individual.*



You don't have to be headed back to school to enjoy the benefits of Office Depot's endorsement program. Recent enhancements to this preferred provider program mean better opportunities and bigger savings for Wisconsin Bankers Association member institutions. With FIPCO and the WBA joining forces with over 20 state banking associations across the country, you'll enjoy increased buying power, additional discounts, and better program benefits.

One of the many advantages is access to the exclusive Business Services Division website, which features individualized support tailored to the financial services industry. Other advantages to program participation include strategic brand name partnerships, multi-billion dollar buying power and ease in economizing your institution's operations. Through this endorsed vendor relationship, member institutions will also enjoy customer service from Office Depot's top national account representatives.

Perhaps the best feature of this program is its flexibility. All WBA members and FIPCO clients – whether your company uses Office Depot or not – can access this discount program with Office Depot through the Employee Purchase Program (EPP). Simply [download an EPP card](#) for in-store purchases, or register for an online ordering account. For more information, [contact us today](#) at (800) 722-3498.



### Combat Check Fraud with Cost-Effective Deterrent

With an increase in the use of technology, today's financial institutions are even more 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

*(continued)*

### Students Will Appreciate Saving Money with Surcharge-Free Cash Withdrawals

It's that time of year when students finalize preparations for heading back to school, and try everything they can to save money while doing so. Your institution can help by providing them with access to hundreds of surcharge-free ATMs where they live and learn. It's easy with the [ATM Access](#) solution.

The "Access" in "ATM Access" stands for "Access Cash Conveniently Eliminating Surcharges Statewide" and represents an alliance of community banks that have joined together to provide surcharge-free cash withdrawals at nearly 700 ATM Access locations across Wisconsin and Minnesota. Offered exclusively to members of the [Wisconsin Bankers Association](#) through [FIPCO](#), 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. Participation can help you:

- Gain a larger ATM footprint
- Provide greater access to your cardholders at a much lower cost than deploying your own ATMs
- Increase your ATM transaction volume with a cost-effective solution
- Retain existing, and attract new cardholders
- Maintain a competitive edge in your market



The program is easy and straightforward for your organization *and* your customers. Whether using a printed directory, or the free Android and Apple Apps available through their mobile device, your customers will love just how quickly they can find a nearby ATM Access location.

For complete details about the ATM Access program, please contact FIPCO Administrative Coordinator [Jodi Zieske](#) at (800) 722-3498, ext. 274 or the [FIPCO Customer Service Department](#) today!

### Combat Check Fraud *(continued)*

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.

» Consider offering the Thumbprint Signature program to your commercial customers as a value-added service from your institution!

The Thumbprint Signature Program has received widespread approval on a national level and has been adopted by 38 state banking associations across the U.S. For further information, [contact us today](#) at (800) 722-3498.

## Loan and Mortgage Compliance & Software Forum Scheduled for November

Mark your calendar and plan to join us November 14-15 for the **2017 Compliance & Software Forum – Loan and Mortgage**. Geared towards increasing your productivity, profitability, and compliance proficiency, this event is perfectly suited for FIPCO loan and mortgage software users of all levels.

Led by the FIPCO Professional Staff and related industry experts, forum workshops will be packed with tips, tricks and helpful information that you can take back to your institution and use right away. “With complex compliance demands continuing to challenge the financial industry, along with increasing changes in legislation—like the new HMDA and TRID terms, we know how important it is to stay ahead of the compliance curve,” said FIPCO Director of Software Development and Services, **Annette Witkowski**. “The knowledge and insight that our featured speakers and session facilitators share year after year truly help to make this event an incredibly valuable and worthwhile experience.”

Complete details including session information and event registration will become available on the [FIPCO website](#) and your email inbox as the forum draws near. We look forward to seeing you in November!

### Take a Closer Look: **Compliance Concierge™**

Carefully developed to help financial institutions remain compliant, **Compliance Concierge™** intuitively guides you through each step of deposit account opening and the loan process, from application to processing, underwriting to closing. This robust solution centrally manages workflow and facilitates documentation across multiple locations, loan teams, lender functions and levels of authority.

As the only platform to include trusted Wisconsin Bankers Association (WBA) Forms to further improve compliance, **Compliance Concierge™** is specifically designed for today’s busy lenders, processors and personal bankers, helping to improve efficiency, accuracy and compliance through a host of unique features. Perhaps best of all, FIPCO owns all of the **Compliance Concierge™** software, empowering us to facilitate enhancements based on user needs and feedback. [Contact us today](#) for more information on how we can help your institution!

**Here’s what a few of our forum participants had to say about last year’s event:**

“It was great meeting people from other financial institutions and learning about their processes. The sessions were informational and I enjoyed the *Compliance Concierge™* breakouts as a review and to learn about recent updates.”

“The Legal Compliance Q&A session was extremely informative and interactive...a great way to tie any loose ends and answer questions.”

“Thank you for another great forum. Your staff is always very friendly and helpful.”

“It was a great conference and we brought back valuable information for our coworkers!”

## August Training Opportunities

*Access to FIPCO training sessions are just a click away.*

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

- Aug. 1, 9am – 11am: Real Estate Purchase Webinar
- Aug. 1, 1:30pm – 3:30pm: Real Estate Refinance Webinar
- Aug. 2, 9am – 11am: Commercial Webinar
- Aug. 2, 1:30pm – 3:30pm: Ag Loans Webinar
- Aug. 3, 1:30pm – 3:30pm: Basic Consumer Loans Webinar
- Aug. 8, 9am – Noon: Deposit Accounts Webinar
- Aug. 22-25, 8:30am – 4pm: Loan & Mortgage 4-day Training

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.



Are you new to *Compliance Concierge™* Parameters (administration)? Does your system administrator need a Parameters refresher? If you answered “yes” let’s get started and schedule a customized training session. Contact FIPCO Training Coordinator, [Alice Hamilton](#) at (800) 722-3498, ext. 233.