

Conference to Focus on Compliance, TRID New Software Functionality and More

FIPCO *Registration opens soon for Loan and Mortgage Software & Compliance Forum.*

Compliance & Software Forum
LOAN + MORTGAGE

Oct. 12-13 · Holiday Inn Hotel and Convention Center · Stevens Point

As ongoing and ever-changing regulations test the financial industry, the FIPCO Professional Staff remains vigilant in providing ways to help you face compliance challenges head-on. Join us during this year's **Compliance & Software Forum – Loan and Mortgage** as we tackle compliance, along with the issues and topics that matter to you most.

Scheduled for **October 12-13** at the Holiday Inn Hotel & Convention Center – Stevens Point, this conference will provide valuable tips for increasing your productivity, profitability, and compliance proficiency. And with both beginner and advanced sessions available, it's perfectly suited for FIPCO loan and mortgage software users of all levels.

Filled with valuable information that you can take back to your institution and use right away, workshops will focus on the following:

- **A Look at New Functionality** – This engaging tour will highlight some of the newest functionality available within **Compliance Concierge™** including trusts, nested entities, Military Lending Act, Farm Service Agency, Arch MI interface, and FastApp Online.
- **Loan Processing – Using the 1003 as a Roadmap – Stephanie Clark**, Senior Training Consultant for **Arch MI** will discuss the role of loan processors, focusing on how to gather, analyze and verify required loan documentation to help you properly prepare files for underwriting.
- **FDIC Hot Topics** – An FDIC Examiner will highlight TRID and other hot topics in today's regulatory environment.
- **Compliance Concierge™ Commercial** – During this advanced session, we'll take you from start to finish as we show you nested entities in action—complete with a loan that is loaded with guarantors, life insurance policies, GBSAs, stocks and more.
- **Compliance Concierge™ Real Estate** – The emphasis of this informative breakout session will focus on second homes, construction, and construction/permanent.
- **Compliance Concierge™ Commercial and Agricultural Lines of Credit** – Topics will focus on Farm Service Agency and much more.
- **Compliance Concierge™ Trusts** – Session participants will see how trusts are documented in **Compliance Concierge™** and will receive valuable information from **Gail Perry**, Attorney – Boardman & Clark LLP regarding legal information and definitions.
- **Consumer, Commercial and Agricultural FAQs** – Join us for an interactive and engaging question-and-answer session as we tackle your software support questions.
- **TRID FAQs** – Although TRID has been in effect for about a year, questions still remain. Join the FIPCO Professional Staff during this interactive session to answer your **Compliance Concierge™** TRID questions.
- **Legal/Compliance Q&A** – With compliance demands at an all-time high, it's important to capitalize on any advantage you can to stay ahead of the game. Join **Gail Perry**, Attorney – Boardman & Clark LLP, along with our legal and industry experts as we answer your important legal and compliance inquiries.

Registration will open soon, so be sure to watch the [FIPCO website](#) and your email inbox for complete details. We look forward to seeing you this October!

Here is a new way of looking at what **Compliance Concierge™** can do for you!

Did you see the recent tweet from WBA? Check out the video below to learn about **FIPCO's loan origination**

and account opening system that was created by bankers



and system users—not software developers.

New Deposit Account Operations Made Easier

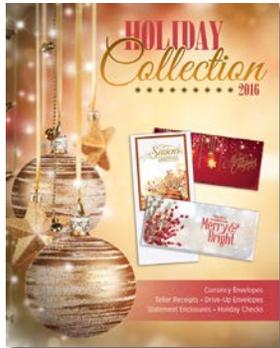
Looking to improve your new deposit account operations? **Compliance Concierge™** – Deposit was designed to improve efficiency, compliance and visibility in your deposit account opening and maintenance operations. What's more, **Compliance Concierge™**...

- Is the only platform to include the trusted WBA Forms built right in.
- Includes TISA Disclosures for inquiries and CD renewals.
- Includes Customer Summary Reports for customer due diligence (BSA).
- Offers Ascensus IRA, HSA and CESA forms completed with WBA account opening documents.

Most importantly, because of our ownership stake in **Compliance Concierge™** we are empowered to facilitate timely enhancements based on *your* needs. To learn more, or to schedule a personal product demonstration, [contact us today](#) at (800) 722-3498.

One-Stop Shopping for Holiday Products is Just a Click Away

Place your order by October 18th to ensure delivery by Thanksgiving.



The holiday season is just around the corner! Make sure your organization is prepared with eye-catching and sophisticated products available through FIPCO. Our 2016 [Holiday Collection](#) features a full line of items in a variety of designs, each customizable with your institution's logo and information. From currency envelopes and teller receipts to drive-up envelopes, statement enclosures and holiday checks, these seasonal products are a great way to connect

with your customers this holiday season.

To ensure delivery prior to Thanksgiving, please place your order by October 18. Please note, as demand for these unique products continues to increase, quantities of certain items may run out, thus requiring substitutions. View the complete [2016 Holiday Collection catalog and order form](#) today, or contact FIPCO Director – Printing Services, **Brian Wunschel** at (800) 722-3498 for details.

The Importance of First-Person Training

With today's continued increases in compliance requirements, compounded with ever-changing technology, more and more financial institutions are realizing the importance of corporate education. But oftentimes, an organization may send only one representative to participate in a training program, expecting that he or she will "re-train" additional staff upon their return. According to the [American Society for Training and Development](#), if that individual does not use their newly-attained skills by the time they return to the job, they may only retain a mere 10% of what they learned, resulting in a quick decay of information.

With this in mind, the [FIPCO Education and Training](#) Department encourages all software users to participate in our comprehensive hands-on software training. Upcoming events include the following:

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

- Sept. 12, 1:30pm – 3:30pm: Basic Consumer Webinar
- Sept. 13, 9am – 11am: Ag Webinar
- Sept. 13, 1:30pm – 3:30pm: Commercial Webinar
- Sept. 14, 8:30am – Noon: Real Estate Webinar
- Sept. 19-22, 8:30am – 4pm: 4-day Loan/Mortgage Training

Visit the [FIPCO website](#), or contact the [FIPCO Training Department](#) at (800) 722-3498 for more information or to register.

A Healthy Workplace is a Productive Workplace

Save on cleaning supplies and more through endorsement program.

Cold and flu season will be here before you know it. Help keep your employees and customers healthy and happy with a wide variety of cleaning and office supplies, breakroom favorites, and much more from Office Depot. And because FIPCO, the Wisconsin Bankers Association and over 20 state banking associations are a part of Office Depot's endorsement program, you'll enjoy increased buying power, additional discounts and better program benefits. Simply put, this means better opportunities and bigger savings for your organization.

Some of the many member benefits include:

- Discounts up to 80 percent off the Manufacturers Suggested List Price.
- A core list of more than 200 frequently ordered, deeply discounted products featuring many high-use commodity items.
- Your own customized list of an additional 75 items using the same steeply discounted pricing matrix as the core list.
- Fast and free delivery on qualifying orders
- Access to Office Depot's website for placement of orders, online catalog, stock availability, order history, product returns and usage reports.
- The support of a local account manager.

One of the best features of this program is its flexibility. FIPCO customers and WBA members can elect to take advantage of these savings and benefits as an institution or as an individual through the Employee Purchase Program. So, even if your institution is not currently participating in the program, you can still benefit from enhanced savings and selection.

We all know a healthy workplace is a productive workplace. Start enjoying member savings today by [downloading an EPP Card here](#) for in-store purchases, or [registering](#) for an online ordering account. For more information, [contact us today](#) at (800) 722-3498.

Military Lending Act functionality will be available in *Compliance Concierge™* before the compliance required date of October 3, 2016. [Read the final rule here.](#)

Threat Intelligence Briefings

FIPCO's peer group session provides 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? There are others out there who have experienced situations similar to yours. Ask them how they handled it during our upcoming Threat Intelligence Briefing [October 18th in Independence](#) and [December 14th in Madison](#).

Facilitated by FIPCO's Director IT Audit, [Ken Shaurette](#), this round table event is 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 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

What's more, 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](#).

FS-ISAC Offers Free Cyber-Attack Exercises



Many organizations have prepared a solid plan for addressing a potential cyber attack, but often feel like they haven't adequately practiced the necessary steps using real-world scenarios. With resources like the Financial Services Information Sharing and Analysis Center's (FS-ISAC) upcoming incident-response exercises, practice and preparation may be easier than you think.

Free to all regulated financial institutions, the 2016 Cyber-Attack Against Payment Systems (CAPS) exercises are scheduled for Sept. 20-21 and Sept. 27-28. Formerly named CAPP, the purpose behind the confidential tabletop exercises is to simulate an attack on payment systems and processes.

FIPCO Director – IT Services, [Ken Shaurette](#) has seen the benefits of working through the various scenarios and recently 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."

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

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 in the column at the right? 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.



- » 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, 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

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