

Johnson Joins FIPCO® Board of Directors

The FIPCO Professional Staff is pleased to welcome **Amy Johnson** to the 2017-2018 [FIPCO Board of Directors](#). As Chief Operations Officer of **Dairy State Bank**, Menomonie, Johnson joins the following members of the FIPCO Board:

- **Paul C. Adamski**, The Pineries Bank
- **Terry Lardinois**, Greenleaf Wayside Bank
- **Craig O’Leary**, Farmers & Merchants Bank, Orfordville
- **Sheila Ruchti**, Livingston State Bank
- **Russell Turk**, PremierBank, Fort Atkinson
- **Rose Oswald Poels**, Chairman of the Board, CEO and Director, Wisconsin Bankers Association, Madison
- **Pam Kelly**, President, FIPCO (Financial Institution Products Corporation), Madison

We value the involvement of this vital group, and appreciate the service they provide to our organization and the financial industry. Questions or comments regarding the FIPCO Board of Directors may be directed to [Pam Kelly](#) at (800) 722-3498.



Serving our Communities: Members of the FIPCO and WBA Professional Staff were all smiles as they volunteered at the Second Harvest food bank in Madison, WI. The group helped re-pack over three tons of food for area communities. Pictured from left-right are **Lori Kalscheuer, Jody Roos, Cathy Barnes, Nick Lopnow, and Chris McDermid.**

FIPCO Professional Staff Members Celebrate Milestone Anniversaries

For the past 30 years, our corporate mission to serve as your trusted resource has relied on a strong foundation, and from the time our organization was incorporated in 1987, the FIPCO Professional Staff has successfully served as the heart of that foundation.

In addition to expertise and professionalism, we humbly pride ourselves in the longevity of our team members. With just one look at the [staff profile page](#) on the FIPCO website, you’ll quickly note a loyal and tenured group with strong experience and deep client relationships that serve our customers in a more meaningful way. We congratulate the following staff members who are celebrating their milestone anniversaries with our organization. Their comments below truly reflect our organization’s mission and values.

Annette Witkowski – 20 years: “I enjoy visiting with our software users whether on the phone or in person, and helping them become more effective and efficient in their use of *Compliance Concierge*™. I appreciate each and every one of our customers and I’m excited about how the new functionality we have planned for *Compliance Concierge*™ will help them even more.”

Lori Olson – 15 years: “One of the aspects of my job that I enjoy the most is knowing that I’ve helped someone do their job faster, easier, and more effective. I do everything I can to assist them quickly and with respect.”

Jodi Zieske – 10 years: “Over the years, the industry has experienced unprecedented change and growth. As a part of the FIPCO organization, I look forward to this continued growth, helping to serve our customers in any way I can.”

Cathy Barnes – 5 years: “I love the customer interaction, and I think that my years of experience in the financial industry helps me to identify and address the needs of our customers. I look forward to the future of our organization and the new services we’re making available to help our customers grow and thrive.”

Just a call, [click](#) or [email](#) away, the [FIPCO Professional Staff](#) is pleased to serve you, and can be reached at (800) 722-3498.

Recent Software Release Offers Wealth of Enhancements

The FIPCO Software Development Team has continued to ensure your compliance confidence and user experience with the recent August *Compliance Concierge*™ software update.

For complete details pertaining to the August 10th update, please see the software update [release notes](#), or contact the [FIPCO Software Support Department](#) at (800) 722-3498.

From the President



Pamela Kelly

It's an exciting time in the financial industry, and throughout FIPCO. As you know, we recently announced that our organization secured 100% ownership of our core loan, mortgage, and deposit solution *Compliance Concierge™*. We are extremely pleased as this position allows us to develop and deliver just what you need in a more proactive and timely manner. The August 10th *Compliance Concierge™* update is a prime

example of our expanded capabilities. From compliance requirements to new options for interface functionality, we're pleased with the results of our latest release, and we're enthusiastic for what the future holds.

But product improvements, additions, advancements to increase productivity and stay ahead of the compliance curve is just part of our initiative to help you in your daily operations. As we continue to seek new ways to improve on the overall experience for you and your customers, we fully-appreciate that your input is essential. In addition to welcoming new members to our [Software Users' Committee](#) and [Board of Directors](#), our avenues for receiving your essential feedback will soon take us all the way to the individual level. As a part of our ongoing efforts to develop the FIPCO product road map, our development team will be reaching out to *you* to ensure that we're doing everything we can to provide a product that is so robust, so intuitive that it effortlessly guides you through each process of your day.

As always, we welcome your comments and are just a call, [click](#) or [email](#) away. We look forward to hearing from you!

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

Software Interfaces Can Help Maximize Precision, Compliance

Compliance Concierge™ can 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.

[Contact us today](#) at (800) 722-3498 for pricing and discount information.

Collecting New HMDA Data Prior to January 1?

Here's what you need to know:

Users have asked about FIPCO's plans for updating *Compliance Concierge™* to accommodate HMDA and Regulation C changes to (a) covered loans; and (b) collection of applicant demographic information (race, ethnicity, and sex – government monitoring information). Beginning on January 1, 2018, HMDA loan coverage is expanded. In addition, as of January 1, 2018, applicants must be able to self-identify using new and additional categories of race and ethnicity. For example, rather than identifying oneself as "Hispanic/Latino" only, the applicant may identify as "Mexican," "Puerto Rican," or "Cuban," among others.

In advance of the mandatory January 1, 2018 compliance date, *Compliance Concierge™* will be updated with a release to reflect the new HMDA definition of covered loan and to collect new categories of race and ethnicity. The update, which will be "turned on" January 1, 2018, will:

- (1) Include a new government monitoring screen including questions that will be used to determine whether a loan is a covered loan under the new HMDA rules, or Regulation B. If the loan is covered, government monitoring information will be collected.
- (2) Include new forms to record the government monitoring information using the new categories for race and ethnicity.

FIPCO understands that some financial institutions may wish to start collecting data using the new categories of race and ethnicity before the January 1, 2018 mandatory compliance date. FIPCO will make forms to accommodate that practice available in an upcoming release. Though users are permitted to comply early with the collection of new race and ethnicity categories, it is, again, not required until January 1, 2018.

Complete details pertaining to the specific forms and instructions for accommodating the HMDA and Regulation C change are available in the [Compliance Concierge™ Loan and Mortgage Notice dated July 31, 2017](#). Questions may be directed to the [FIPCO Software Support](#) department at (800)722-3498.

"I just wanted to let you know that FIPCO's support is hands-down the best we've had from any vendor we deal with. They are great about responding quickly and finding answers that we need. Also, it's great to feel like our concerns are heard and not ignored. FIPCO has a great team and we appreciate them!!"

— **Kerry Randall**
 Vice President of
 Mortgage Lending
 Bank of Mauston

Shoemaker 2017 Badger Bankers Club Scholarship Recipient



Art Weber, FIPCO Vice President of Sales & Marketing congratulates **Mindy Shoemaker**, Vice President and Controller of **Mayville Savings Bank** and 2017 recipient of the Badger Bankers Club scholarship. Presented through the Badger Bankers Club, the award is sponsored by FIPCO and Wisconsin Bankers Association. Shoemaker's essay was

selected from eligible Junior and Senior participants of the Graduate School of Banking.

FIPCO Announces New Partnership with DocuSign

In the financial industry, being agile is key to respond to market volatility and uncertainty. Using outdated paper processes in today's digital world can leave you out of step with the times and the competition, which is why we recently partnered with **DocuSign**. With DocuSign, you can complete approvals and agreements in **hours—not days**—from anywhere and on any device, as well as:

- Quickly and securely access and sign documents.
- Easily upload and send documents for others to sign.
- Send reminders and check signing status any time.

For more information, please contact FIPCO's **Art Weber** at (800) 722-3498 ext. 254.

September Software Training

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

- Sept. 12, 8:30am – 10:30am: Real Estate Purchase Webinar
- Sept. 12, 1:30pm – 3:30pm: Real Estate Refinance Webinar
- Sept. 13, 8:30am – 11:30am: Deposits Webinar

Defending Against a Cyber-Attack: How do You Know if Your Institution is Ready?



How would your financial institution respond to a cyber-attack? Although most organizations have a solid plan for addressing potential threats, many admit they haven't thoroughly practiced the necessary steps using real-world scenarios. With resources like the Financial Services Information Sharing and Analysis Center's (FS-ISAC) incident-response exercises, preparedness may be easier than you think.

The **2017 Cyber-Attack Against Payment Systems (CAPS) exercises** are scheduled for Sept. 12-13 and Sept. 19-20. Free to all regulated financial institutions, the purpose behind the confidential tabletop exercises is to simulate an attack on payment systems and processes.

FIPCO Director – IT Services, **Ken Shaurette** recommends using the scenario to test your response plan. "Rather than asking *Could this happen?* It's important to approach the exercise asking *What would we do if something like this happened?*"

CAPS exercises challenge incident response teams to practice quick mobilization and analyze information to defend against the attack. "We hear it so often: 'Plan your practice and practice your plan,'" Shaurette said. "Exercises like CAPS can help organizations identify gaps in their incident response plans, and more importantly, give them opportunities to *actively* participate in exercises that test their response to real-world situations."

For more information, or to discuss how FIPCO can assist with your institution's cybersecurity preparedness, contact the **FIPCO Customer Service Department** at (800) 722-3498.

We Are Headed to Your Area – Let's Meet!

The FIPCO Professional Staff is traveling throughout the region and we'd love to see you in person. If you're attending any of the events shown below, be sure to stop by and say hi! To schedule a personal consultation, please **contact us** at (800) 722-3498.

- » Sept. 12-13 – WBA Management Conference, Wisconsin Dells
- » Sept. 17-19 – IBA Annual Convention, Des Moines, IA
- » Sept. 26-27 – WBA Secure-I.T. Conference, Wisconsin Dells
- » Oct. 24-25 – IBA Applied Technology Conference, Des Moines, IA
- » Nov. 14-15 – FIPCO Compliance and Software Forum, Stevens Point, WI
- » Nov. 14-15 – IBA, Compliance Conference, Altoona, IA