

Your Software Should Work *for You*...Not the Other Way Around. Getting There is Easier Than You Think.

Find out how during our upcoming Compliance & Software Forum.



Oct. 18-19 - Holiday Inn Hotel and Convention Center - Stevens Point

Changes in legislation continue to challenge the financial industry—like the new TRID rules effective October 1st. Learn how to stay ahead of ever-changing regulations, while putting your software to work *for you* during the **2018 Compliance & Software Forum – Loan and Mortgage**. Scheduled for October 18-19 in Stevens Point, this annual conference is geared towards *Compliance Concierge™* users of all levels, with topics ranging from upcoming changes in legislation, to new features and functionality of software. Visit the [Forum information pages on the FIPCO website](#) to find everything you need to know about the following engaging sessions:

- **“I’m a People Pleaser in Recovery”** – Maureen Jorgensen, from Peoples State Bank in Wausau, will discuss how “people pleasers” can support others, while maintaining their own identity.
- **TRID II** – The FIPCO Professional Staff and Boardman & Clark LLP attorneys will cover what’s new with TRID, and how *Compliance Concierge™* effectively manages this regulation.
- **Conquer the Components: Understanding the Aspects of a Loan File** – Stephanie Clark of Arch MI will discuss the principles of loan review and the fundamentals of mortgage risk.
- **FDIC Examiners** – Industry experts will address the types of violations examiners are encountering, as well as emerging issues and areas in which they are likely to focus on in the future.
- **Escrows, PMI...Your Questions Answered** – We’ll dig into using *Compliance Concierge™* screens for disclosing escrow, PMI Parameters set up, and PMI runside tips.
- **Software Tips and FAQs** – You’ll receive answers to common questions, as well as tips for using some of the less-frequently used areas of the software.
- **Commercial LOC, Agricultural LOC, and Home Equity Line of Credit Early Disclosures and Agreement** – We promised efficiencies, and we’re confident you’ll agree that we delivered! In this session, we’ll show you the new fields, discuss how they work in Parameters and Quick App, and provide updated field-to-document maps.
- **Commercial and Agricultural: Beneficial Owner Regulation & Compliance Concierge™ Screens** – Scott Birrenkott from the WBA Legal Team, and the FIPCO Professional Staff will review this regulation, and demonstrate how to complete the documents within *Compliance Concierge™*.
- **Legal/Compliance Q&A** – A consistent highlight, you’ll get answers from the Wisconsin Bankers Association Legal Department and the expert FIPCO staff.



Legal/Compliance questions? [Submit them here](#) to be answered during the Q&A session.

Just days remain to register! Visit the [FIPCO website](#), or contact the [FIPCO Education and Training Department](#) today at (800) 722-3498.

Attending the Forum? Impress Your Friends and Associates with Your Exceptional Knowledge of Stevens Point

...or just simply enjoy these fun facts about our event’s host city.



Fun facts provided by the Stevens Point Area Convention & Visitors Bureau.

At the heart of the Wisconsin River Valley is Stevens Point, a vibrant riverside city that blends industry, academia, historic sites, and natural beauty. Did you know...

- The oldest farmers market in the state of Wisconsin is still operational in downtown Stevens Point.
- The world’s largest trivia contest is hosted each April by the University of Wisconsin-Stevens Point. Hundreds of teams compete in the 54-hour event that has been featured on the television show *Jeopardy*.
- Kathy Kinney, most well-known for her role on the *Drew Carey Show* as “Mimi” was born and raised in Stevens Point.
- The first refrigerated salad bar debuted at the Sky Club in the 1950’s. The iconic supper club is still in operation today in Plover, near Stevens Point.

From the President



Pamela Kelly

With our annual Loan and Mortgage Compliance & Software Forum just days away, the FIPCO office is buzzing with excitement! Working to make this year's event bigger and better than ever before, my team and I are thrilled with what we've got in store for you. As you take a look at our [program agenda](#), you'll notice that it offers the perfect balance of informative and engaging presentations, with numerous opportunities to network with your peers, industry experts, and the FIPCO Team.

I'm so pleased with the incredible response we've already received, and I thank those of you who are planning to attend. Like you, we understand that *Compliance Concierge*™ is a vital component of your organization, and we appreciate you taking time out of your busy schedule to participate. And if you haven't already registered to attend, I'd like to personally invite you to take part in this worthwhile conference. You'll join a community of active and engaged *Compliance Concierge*™ software users eager to learn innovative ways for getting the most out of this powerful software solution.

And speaking of community, have you joined the online community utilizing the new FIPCO website? Redesigned with you in mind, we've streamlined and enhanced the site to make sure that it best supports you in your daily operations—providing user-friendly and efficient online tools that promote direct access to essential information.

Many of you have the old FIPCO website bookmarked in your favorites list. Now, we want you to have a new favorite: the updated FIPCO site! Here's how to "favorite" us again:

1. Delete the old bookmark.
2. Clear your browser's cache.
3. Visit the new [FIPCO site](#) and save it to your favorites.

It's as simple as that!

For security reasons, we didn't carry over your credentials from the old site, so once you're on the new site, you'll need to complete the initial setup in order to access all customer service-focused areas. It really is an easy process, and most importantly, will ensure that you won't experience any delays in receiving essential regulatory information.

While you are on the revamped website, please take a moment to drop us a note. We've been working on enhancements like improved navigation to frequently-used web pages such as Forms Library, WebEx Sessions, and Blank Forms, as well as a more robust online shopping cart that's integrated with Shopify® for online orders and credit card use. Use it for ordering teller supplies, mortgage booklets, and more. Let us know if we hit the mark!

Should you require assistance getting set-up on the new site, or have any additional questions, we'd be happy to help. [Contact us today](#) at (800) 722-3498, option 4 for software support. Happy browsing!

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

Never Turn Away a Unique or Unfamiliar Loan Again

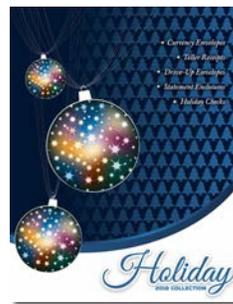
A key factor in the profitability of your institution is the speed and accuracy in which your loans are closed. And in today's highly-competitive environment, most institutions can't afford to slow down because of high loan volume, staff shortages, or unfamiliarity with a certain type of loan. Should these, or other unforeseen circumstances occur within your institution, or if you could just use a little backup support, FIPCO's [Loan Processing Central](#) can help with your loan documentation.

Whether assisting with a portion of, or your entire loan portfolio, we can augment the efforts of your staff by processing loans remotely from our offices. And, as with all our products and services, we'll work to ensure the utmost precision, efficiency and compliance in closing your loans.

Reduce the time required by your staff to process documents, and remain confident knowing you'll never have to turn away business due to unfamiliarity of a unique or uncommon loan. Find out just how easy it is to get started by [contacting us](#) today at (800) 722-3498, option 4.

A Simple, but Meaningful Way to Connect with Your Customers

Holiday Collection now available.



The upcoming holiday season is a great time to extend best wishes to your customers. Updating items like currency envelopes, teller receipts and statement enclosures with seasonal designs is a wonderful way to highlight your institution and connect with your clients. Our **2018 Holiday Collection** is now available, and features a full line of items in a variety of designs that can be customized with your institution's logo and information. From drive-up envelopes and teller receipts, to statement enclosures and holiday checks, eye-catching holiday products are just a click away.

To ensure timely delivery, Thanksgiving designs should be ordered by October 15th to guarantee shipment by October 22nd. In addition, we recommend ordering winter/holiday designs by October 19th to ensure pre-Thanksgiving delivery by November 14th. Please note, as demand for these unique products continues to increase, quantities of certain items may run out, thus requiring substitutions. Check out the [News section of the FIPCO website](#) for details, or [contact the FIPCO Sales Department](#) at (800) 722-3498, option 5 today!

Answers to Common Software FAQs

Helpful software support information is right at your fingertips when you visit the newly-redesigned and streamlined [FIPCO website](#). Simply select **Concierge Support** from the main menu, followed by **Resources**, and **FAQs**. With the Q&A outline format, and keyword/category search features, you'll quickly find answers to commonly-asked questions just like these:

Loan/Mortgage: I would like the Seller Fees to appear in Section H of the LE and CD for TRID. How can I make this happen?

Use a Seller specific line item when a charge is NOT a borrower charge that could be paid by the seller. *These values will appear in section H.* Using any other lines in the list not designated as Seller specific are disclosed as a borrower charge being paid by the seller (use the Seller column to enter the amount). All variances (tolerance cures) and APR (if a PPFC) apply. *These values may appear in Section B, C or H depending on the tolerance settings applied.*

Deposit: Why am I not receiving a Funds Availability Policy with Savings Accounts?

The Expedited Funds Availability Act and the provisions related to holds on deposits found in the Act's implementing Regulation CC only apply to transaction accounts. Transaction accounts do not include any savings or time deposits; therefore, the Funds Availability disclosure does not appear with such accounts.

Our goal is to provide you with the most accurate and timely support services via phone, email and WebEx technology. As always, please feel free to [contact us](#) with any additional questions you may have at (800) 722-3498, option 4.

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, option 5.

- » Oct. 18-19 – [FIPCO Compliance and Software Forum](#), Stevens Point, WI
- » Nov. 1-2 – [IBA Technology Conference](#), Des Moines, IA

Lucky VISA Gift Card Winner



FIPCO Vice President – Regional Sales, **Amy Karl**, congratulates **Dennis Busta**, President/CEO of MTB Bank, Forest City, Iowa. Dennis was the winner of FIPCO's \$100 VISA gift card at the September 18th Iowa Bankers Association Annual Conference.

Increased Employee Motivation, Innovation, Satisfaction

The benefits of software training continues to be emphasized throughout the industry. In fact, many sources have cited the benefits of proper education, including the online Free Management Library, Carter McNamara, MBA and PhD of Authenticity Consulting, LLC indicate that effective software training is linked to:

- Increased job satisfaction and morale among employees.
- Increased employee motivation.
- Increased efficiencies in processes, resulting in financial gain.
- Increased capacity to adopt new technologies and methods.
- Increased innovation in strategies.
- Reduced employee turnover.

We understand the value in proper software training, and offer courses that are designed to best fit your needs—online, in-house, and customized options as well. Upcoming [FIPCO Education and Training](#) courses are scheduled for:

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

Oct. 8, 1-4pm:	Deposit Accounts Webinar
Oct. 9, 9-11am:	Real Estate Purchase Webinar
Oct. 9, 1:30-3:30pm:	Real Estate Refinance Webinar
Oct. 10, 9-11am:	Commercial Webinar
Oct. 10, 1:30-3:30pm:	Ag Loans Webinar
Oct. 11, 1:30-3:30pm:	Basic Consumer Loans Webinar
Oct. 22-25:	Loan and 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.