

*Next generation virus vs. traditional virus:*

## Why Do You Need to Join the Next Generation?



**Next generation antivirus** (NGAV) differs from the **traditional antivirus** solutions we've been using for years by incorporating many additional controls, functions and features. NGAV has the ability to learn behavior at the endpoints. They identify anomalous behavior without any download or matching to virus signature database. Advance to an Autonomous Breach Protection solution with managed detection and response (MDR) that covers your users, host's, Files, and Network.

Go beyond just the next generation to the extended generation for the future of protecting your endpoints.

Traditional antivirus has lost its effectiveness as operating systems, software, computer networks, and digital threats have become more sophisticated. The rapid growth in the number of threats is continuous and includes new malware and creative variations, which makes traditional signature-based approaches ineffective. Seemingly benign events in one part of the network may be an indicator of a bigger attack when correlated across any one of four pillars of the computing environment – users, network, files, or the endpoint device.

Pandemic 2020 has made us rethink many things about how our companies do business. It has instilled the need for a closer look at the kinds of attacks occurring across the world. Home users with unpatched and poorly maintained systems may be accessing our networks and even through a multi-factor authenticated VPN that can still be a problem. Modern attacks possess a considerable threat to organizations that do not have advanced protection in place:

» **Read the entire article online at...** <https://www.fipco.com/news/next-generation-ngav>.

» *Is now a good time to replace your traditional antivirus? Call or email FIPCO's Ken Shaurette at 800/722-3498, ext. 251 or [itservices@fipco.com](mailto:itservices@fipco.com) today to take advantage of these services and ensure the safety and soundness of your business.*

## FIPCO Forum Goes Virtual This Month

*Compliance Concierge™ Loan + Mortgage the focus of event.*

The FIPCO *Compliance Concierge™* Software & Compliance Forum – Loan + Mortgage event is going virtual this year. Beyond safety and convenience for you, this new format for the forum offers huge savings. One registration equals unlimited attendees for your institution! That's not where the benefit ends. Held Nov. 16-19, eight virtual sessions will be presented over the course of four days so you receive valuable information without screen fatigue.

Can't make all the sessions? No problem. Each session will be recorded and available to access later (excluding the FDIC regulators).

**Software**

**& Compliance Forum**

LOAN + MORTGAGE



NOV. 16-19

VIRTUAL PLATFORM

Key sessions include:

- **Monday, Nov. 16:** (1 p.m. – 4:15 p.m.)
  - » What's New in *Compliance Concierge™*
  - » HELOC and Consumer Real Estate Loan Trusts Plus More
- **Tuesday, Nov. 17:** (8:30 a.m. – 11:45 a.m.)
  - » Consumer Real Estate FAQs
  - » Commercial and Agricultural Loan FAQs
- **Wednesday, Nov. 18:** (8:30 a.m. – noon)
  - » Consumer and Commercial Construction Loans
  - » FDIC Examiners
- **Thursday, Nov. 19** (1 p.m. – 4:45 p.m.)
  - » Participant's, Let's Get Back to the Basics
  - » Legal and Compliance Session

Register your institution and as many staff as you want by visiting [https://www.fipco.com/fipco\\_training\\_events/forum-2020](https://www.fipco.com/fipco_training_events/forum-2020).

## Updated Resource for Bankers, Directors, Vendors



For years, bank employees have depended on FIPCO's *Wisconsin Financial Institutions Directory* for reliable information about the state's depository institutions. That comprehensive index has been revised into a more streamlined format: the *American Financial Directory*®.

Your staff can use the directory for essential tasks such as verifying funds transfer information, finding peer contacts, staying up-to-date on competitors, and looking up office hours. Information in each entry includes charter, institution type, key officer

contact, Fed telegraph name, year established, location and number of branches, holding company name, financial information, and more!

**Are you a WBA member? Pay only \$130.** WBA non-members pay just \$155.

Visit <https://www.fipco.com/products/wisconsin-financial-institutions-directory> or contact FIPCO's [Jodi Zieske](#) at 800-722-3498, ext. 274. Supplies are limited!

### FIPCO Holiday Support Hours

FIPCO will be open for business on Veterans Day, Nov. 11. In observance of the Thanksgiving holiday, the FIPCO and Wisconsin Bankers Association offices will be closed Thursday, Nov. 26 and Friday, Nov. 27. FIPCO will provide on-call software support service by dialing (800) 722-3498, option 4 or by email at [fipcosupport@fipco.com](mailto:fipcosupport@fipco.com). The hours support will be available are:

- Friday, Nov. 27 from 8 a.m. – 8 p.m.
- Saturday, Nov. 28 from 8 a.m. – Noon

We will resume regular software support and customer service hours on Monday, Nov. 30.



### Get to Know Us:

#### FIPCO Team Member: Tim Hinz



Tim Hinz

Meet **Tim Hinz**, Senior Technology and Integration Analyst.

» **Hometown:** I'm originally from Baraboo, Wis., but have lived in Portage, Wis. since 1981.

» **Best fish fry** (in Wisconsin, of course): Dino's Restaurant in Portage. We often join family and friends there.

» **Favorite App/game on your phone:**

I don't play any games on my phone, but you wouldn't know it – my grandson has it loaded up. I do browse Craigslist (for sale).

» **Favorite magazine or publication you enjoy reading:**

I don't read too many magazines, but online I like *Consumer Reports*, *Home Remodeler*, or technical articles.

» **Favorite vacation spot:** If time and budget permits Ohco Rios, Jamaica, cruise ship. Otherwise loading up the RV and camping with my family and friends.

» **Favorite book:** I love reading children's books out loud to my grandson. Otherwise keeping up with changes in technology.

» **If I won a million dollars, I would:** Pay off debts, upgrade my RV, and invest the rest for retirement.

### Need Office Supplies?

#### FIPCO's Got You Covered

Did you know that FIPCO has a partnership with Office Depot to get you great deals on office furniture, print/copy services, custom business forms, stationery supplies, promotional products, lunchroom and janitorial provisions, and much more! Office Depot even has deals for [hand sanitizer dispensers and entry scanners](#) to help keep your customers and employees safe in the current COVID world. Learn more at [fipco.com/office-depot](http://fipco.com/office-depot).

If you have any questions, please don't hesitate to contact FIPCO at [fipcosales@fipco.com](mailto:fipcosales@fipco.com).

### A Novel Idea!

This month's featured book is a recommendation from FIPCO President **Pam Kelly**. Pam is reading "Never Split the Difference" by **Chris Voss**.

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