Your Team Can Become Security Ninjas

The financial industry continues to battle evolving threats to the security of its organizations and customers. At FIPCO, we recognize that improving cybersecurity is more than simply meeting examiner requirements—it includes finding the right partners to face these challenges together.

With this in mind, we are pleased to announce our partnership with an organization called NINJIO to offer their security awareness training NINJIO AWARE. As a natural complement to our IT Audit & Security Services, NINJIO AWARE offers informative and entertaining online security awareness training through 3-4 minute animated videos. With Hollywood-style writing and over 200 hours spent on creating each episode, NINJIO AWARE tells stories that are inspired by real-life companies that have suffered a significant security breach.

NINJIO founder **Zack Schuler** focused on the element of human vulnerability when creating this solution. He took a blank canvas and asked, "If I wanted to be educated on security threats, what format would lead to the greatest engagement, and therefore the greatest results?" The formula he developed captures the emotional attention of the viewer in the first scene, and keeps them engaged until the end.

95% of breaches are due to **HUMAN ERROR**

NINJIO AWARE produces fresh content every 30 days, based on a current and real security threat. They are the only solution that bases their content on real organizations that have actually been breached. This significant "non-fiction" component brings the audience closer to the story by eliminating the thought that "This could never happen to my organization."

The ultimate goal behind each episode is to teach and reinforce best practices to ultimately lead you and your organization to a higher level of awareness and security. The engaging episodes will benefit viewers at work and at home, as the lessons apply to both professional and personal situations.

To see the latest NINJIO AWARE episode, or to receive further information, contact **Ken Shaurette**, FIPCO Director – InfoSecurity and Audit at (800) 722-3498, ext. 251.

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You Won't Want to Start the New Year Without One!

2019 Financial Directory available for pre-order.

American Financial Directory® 2019 Wisconsin Financial Institutions FIPCO ACCUITY

Those who have it find that they love it, need it, and use it. Institutions throughout Wisconsin count on FIPCO's Wisconsin Financial Institutions Directory for reliable information about Wisconsin depository institutions. Get ready for the new year by pre-ordering your 2019 editions today!

Streamlined and ad-free, this annual directory contains the most current information, including every depository institution and branch in the state. And with nearly 300 pages of useful information, you'll want to keep it within arm's-reach for completing essential tasks like verifying funds transfer information, finding peer contacts, staying up-to-date on competitors, and more.

Visit the FIPCO website for special pricing options, and complete ordering information, or contact the FIPCO Customer Service Department at (800) 722-3498, option 5.

Holiday Software Support & Customer Service Reminder

As we enter the holiday season, we'd like you to please note the modified schedule to our software support and customer service on the following dates:

- **Monday, Dec. 24th** – FIPCO will provide on-call software support from 8am – noon by dialing (800) 722-3498.
- **Tuesday, Dec. 25th** – FIPCO offices closed. No software support or on-call services.
- **Monday, Dec. 31st** – FIPCO will be open during regular business hours from 8am – 5pm.
- **Tuesday, Jan. 1st** – FIPCO offices closed. No software support or on-call services.

Regular software support and customer service hours will resume on Wednesday, Jan. 2nd, 2019. Questions may be directed to the FIPCO Software Support Department at (800) 722-3498. We wish you all the best this holiday season!

HMDA/CRA Reporting is Quickly Approaching

We've got the tools you need to minimize your workload and maximize your efficiency.

To help promote efficiency and precision, we offer two interfaces that can transfer loan data from *Compliance Concierge*™ Loans and/or Mortgage directly to HMDA and/or CRA reporting solutions. As powerful tools for maximizing precision, interfaces work behind-the-scenes to provide direct and timely access to correct information, while streamlining productivity and reducing the potential for compliance errors.

SOFTWARE SOLUTIONS

With HMDA/CRA reporting just around the corner, now's the time to take a closer look at FIPCO's integration options from *Compliance Concierge*™ to QuestSoft Compliance Relief and HMDA Wiz. Both interface products provide similar functionality such as:

- Automated geocoding to obtain Census Tract IDs and MSA codes for each loan record
- Rate spread calculation
- Agency reporting compliance validation
- Assessment area determination
- Creation of HMDA and/or CRA submittals and LAR files for secure submission
- Loan portfolio analysis and reporting

For further information or to schedule a free demonstration, contact Sally Michaels today at (800) 722-3498, ext. 258.

Elder Financial Abuse Awareness Video Now Available

Incorporate it into your internal training program today.

The statistics are eye-opening: In 2017, one in nine seniors reported being abused, neglected, or exploited. And over the next two decades, Wisconsin residents aged 65 and older will increase by 72 percent, bringing to light the ever-growing need to protect this segment of the population.

This is a growing issue for Wisconsin and the nation. The Wisconsin Bankers Association (WBA) and its members have worked closely with Attorney General **Brad Schimel** and his Elder Abuse Task Force in creating an awareness video addressing the issue of elder financial abuse. Financial institutions are encouraged to use this free tool to engage front line staff and other employees on the issue of elder financial abuse.

For your convenience, the full video can be viewed on WBA's YouTube channel, and is also available for direct download. Click here to get started, and incorporate this informative video into your internal training program today!

December Software Training

We 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.)

Dec. 4, 9-11am:	Real Estate Purchase Webinar
Dec. 4, 1:30-3:30pm:	Real Estate Refinance Webinar
Dec. 5, 9-11am:	Commercial Webinar
Dec. 5, 1:30-3:30pm:	Ag Loans Webinar
Dec. 6, 1:30-3:30pm:	Basic Consumer Loans Webinar
Dec. 10, 1-4pm:	Deposit Accounts Webinar
Dec. 17-20, 8:30am-4pm:	Loan and Mortgage 4-day Training

Would you like more in-depth coverage of a topic we covered, or specialized training?

Did a session from our October Compliance & Software Forum pique your interest, and you'd like to learn more? Or perhaps you'd like a refresher-course on a particular topic we discussed? We've taken customization to a new level and can provide you with a software training experience that's as unique as your institution. With our Custom Software Training Webinars, our trainers will work with you to tailor your session to address your specific needs. Contact us today at (800) 722-3498, ext. 233 and together, we can create the optimal training experience for your institution.

A Healthy Environment is a Productive Environment

Office DEPOT

The cold and flu season is upon us, which means that providing your employees and customers with a healthy environment is now becoming more challenging. Office Depot provides a wide variety of cleaning and office supplies at competitive prices, and through our endorsement relationship with this worldwide company, your institution can save even more. Along with FIPCO, the Wisconsin Bankers Association and over 20 state banking associations, you'll enjoy increased buying power, additional discounts of up to 80 percent off the Manufacturers Suggested List Price.

Whether at the organizational or individual level, 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 environment is a productive environment, so why not get started today! For more information, contact us today at (800) 722-3498, option 5.

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.

» Jan. 9 – WBA Economic Forecast Luncheon, Madison, WI
» Jan. 11 – WBA Economic Forecast Luncheon, Eau Claire, WI
» Feb. 4-6 – WBA Bank Execs Conference, Milwaukee, WI
» Feb. 28-Mar. 1 – IBA (Illinois) The One Conference, East Peoria, Ill

Using Microsoft Windows Server 2008R2?
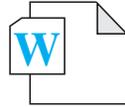
Plan now for the approaching end of extended support.

With the approach of Jan 14, 2020, it's important for administrators of in-house *Compliance Concierge™* servers to begin planning for the eventual replacement of their existing environments. Additionally, life cycle replacement of existing hardware may be approaching at this time as well.

If you're an existing customer currently using Windows Server 2008 R2 or earlier, and want to take advantage of the new capabilities of Windows Server 2012 R2 or 2016, you can simply introduce a new server running Windows Server 2012 R2 or 2016 into your environment that meets the current system requirements. This process allows the existing 2008 R2 server to continue to operate while the new 2012 or 2016 server is being installed, configured, and tested, reducing your institution's down-time. (FIPCO can perform an in-house server transfer to the new environment for a nominal fee.)

The currently installed Oracle Technology Stack does not allow for in-place upgrading of the 2008 operating system. A full re-installation of the *Compliance Concierge™* server and a subsequent data transfer is required to transition to Windows Server 2012 R2 or 2016. Customers who utilize physical hardware to host *Compliance Concierge™* may also wish to perform server consolidation using virtualization at the same time; consolidating multiple servers onto a single virtual host (Note that *Compliance Concierge™* still requires a dedicated server operating system.) *Compliance Concierge™* supports virtualization using all major scalable virtualization solutions.

If you're an in-house administrator looking to transition to a cloud solution, consider FIPCO's *Compliance Concierge™* Hosted Environment Solution through UFS Data Center. Our UFS Hosted Solution provides multiple layers of cyber security to protect your environment from both known and unknown threats. What's more, this solution is specifically designed to reduce time and effort in preparing for audits and examinations. No need to worry about backups, updates, disaster recovery, or operating system updates as these are handled for you. And all hardware, software, and support is provided by FIPCO and UFS Data Center.

Questions regarding server upgrades or transfer, may be directed to the FIPCO Technical Support Department at (800) 722-3498, option 4. For more information about FIPCO's Hosted Environment Solution with *Compliance Concierge™* please contact the FIPCO Customer Service Department at (800) 722-3498, option 5.