

200 Million Users Can't Be Wrong

Providing the highest level of customer service is vital in recruiting and retaining valued customers, and it's possible with the help of **FIPCO's eSignature powered by DocuSign**. This innovative solution offers the convenience and security of electronic signature capabilities for your customers, with the reliability and compliance you demand.



"Over the past few years, The Peoples Community Bank has increased its efforts to create a frictionless digital branch that meets our customers' needs 24/7. FIPCO's eSignature product helped us reach the next level in digital banking. Our customers now can open an account completely without stepping foot into the branch and complete the requirements on their own time. As our in-branch transactions decline, demand for providing a convenient full-service bank online has increased, and eSignature helped place us where we need to be to offer seamless customer service."

– **Quinn B. Christensen**
Information Technology Officer,
Vice President
The Peoples Community Bank
Spring Green

Why FIPCO's eSignature powered by DocuSign?

- **Users can sign documents anywhere, from any device** – Working with customers in multiple or remote locations? Students who are away for college, or customers who can't make it in to the office easily need not worry...just a few taps on a smartphone or tablet, and you're done!
- **No overnighting, faxing...or waiting** – Time is valuable to you and your customers. Wouldn't they appreciate it if you could save them hours, or even *days*? With FIPCO's eSignature powered by DocuSign, simply email documents for instant signature, and return.
- **More secure than paper** – With encrypted documents and powerful tracking tools, your institution can confidently meet compliance requirements through the controlled signing process and full audit trail.
- **Data integration** – A key benefit to FIPCO's eSignature powered by DocuSign is that it integrates directly with *Compliance Concierge™* Loan, Mortgage, and Deposit, allowing you to securely send documents to your customers for signatures.
- **We'll handle the entire process for you** – In fact, when you subscribe directly through FIPCO, your annual subscription will include an *unlimited* number of electronic envelopes that contain the documents for your customer to sign.

With top companies like American Airlines, Yamaha, and LinkedIn currently using the DocuSign product, we invite you to see it for yourself! Simply log-in to the [FIPCO website](#) and [follow this link](#). Over 200 million users can't be wrong.

» **Webinars to Demonstrate E-Signature Capabilities**

Join us for an FREE webinar [February 19](#), or [March 7](#) to see what FIPCO's eSignature powered by DocuSign can do for you! For more information, [contact the FIPCO Sales Department](#) at (800) 722-3498, option 5.

Save the Date for 2019 Deposit Compliance & Software Forum



May 14 · Glacier Canyon Lodge at the Wilderness · WI Dells

Mark your calendar, and plan to join us for our most important deposits event of the year. The **2019 FIPCO Compliance and Software Forum – Deposit**, scheduled for May 14th at the Glacier Canyon Lodge at the Wilderness, Wisconsin Dells, is geared towards today's *Compliance Concierge™* Deposit software user. In addition to providing the skills and confidence needed to stay ahead of the compliance curve, the instruction you'll receive will help maximize the capabilities of your deposit software.

Whether you're new to FIPCO's *Compliance Concierge™* Deposit software suite, or you've used it since its inception, this event offers the perfect opportunity to enhance your knowledge of this powerful software solution. Beginners will learn the fundamentals for expertly leveraging the software to increase efficiency and accuracy, and accomplished users can fine-tune their skills by learning about advanced system capabilities and upcoming system enhancements.

As the conference draws near, we'll continue to keep you informed about complete session details and registration information. Be sure to watch your email inbox and the [FIPCO website](#). We look forward to seeing you in May!

When It Comes to Improving Information Security, Selection Counts

One of the challenges today's institutions face is how to implement reasonable security without breaking your budget. While audits can provide your institution with valuable insights into cyber security trends and accepted control practices, choosing the right auditing firm can be a daunting task. When selecting an IT information security and audit partner, consider the following accepted best practices:



- **Skill level** – An auditor's skill level should go beyond a predefined audit checklist. Along with industry accepted certifications, they should illustrate their past experience, and demonstrate their understanding of the process, methodology, and results of any testing that they perform. In short, check their track record, references, and client testimonials.
- **Reporting** – Rather than “exception-based” reports that fail to illustrate what was reviewed, examiners are looking for documentation that illustrates the *scope* of what was tested. Will your auditor freely provide the work program that documents the areas tested, or specifically list each item audited whether there was a finding or not, and whether they match to your scope of work?
- **Timelines** – Be sure to include a deadline for receipt of your final report that includes a reasonable turnaround time. Once completed, any exceptions should be agreed upon by both you and the audit firm. And make sure the firm can work with you in a manner that allows you to respond to questions and gather evidence on your schedule.
- **Communication Skills** – Although an auditor may possess a high level of information security expertise, they should convey this knowledge to your organization at an appropriate level that is not overwhelming. Consider whether they provide a consultative approach and offer resources to help or are just looking for a list of deficiencies.
- **Ask to See Their Work** – If you want to see what type of audit report you are going to get, ask to see a template of the structure and sample content. Be sure it reads in a manner that you feel fits your requirements and the audience you intend to include in its review (i.e. Board of Directors, non-technical or technical staff).

For more information, please contact FIPCO Director – InfoSecurity and Audit, [Ken Shaurette](#) at (800) 722-3498, ext. 251.

Tips to Improve Your Health at Work

Incorporate a few of these suggestions, and you're on your way to a healthier workday!

- Avoid the temptation of the office candy bowl, or replace it with something healthier.
- Set goals for drinking an adequate amount of water – Bring a 16-ounce bottle of water to work and try to drink it by lunch. Finish the second by 3pm, and the third by 5pm.
- Exercise when you can. Whether taking a short walk during breaks or lunch, parking further away, or by using the stairs, be sure to get those steps in.
- Eat a healthy lunch and practice portion control.
- Avoid tension neck syndrome by using a speakerphone, shoulder cradle or headset.
- Avoid eyestrain by correctly positioning your computer screen—about an arm's length away.
- Recharge yourself and reduce stress by taking a break (or a vacation!)
- Disinfect your computer keyboard, mouse, and phone.
- Become more self-aware and recognize what you need to be the best version of yourself!

Information provided by WebMD.com.



“With the significant operational risk challenges surrounding cybersecurity and regulatory risk, Ken was the first one to alert me of the new Cybersecurity Profile recently created by the Financial Service Sector Coordinating Council (FSSCC) to assist banks in developing a customized and focused cybersecurity plan. This profile is intended to be utilized by banks of all sizes and complexities, rather than the “one size fits all” mentality we have all experienced in the past.”

– **Thomas L. Jensen**
President/CEO, Independence State Bank

Harness the Benefits of Data Integration, and Do More

The first few months of the year are the perfect time for trimming-down, lightening-up, and making improvements in your personal and professional life. One way to streamline your work and reduce the need for repetitive tasks is with data integration. Through the use of FIPCO's software interfaces, data integration enables the flow of information between two or more systems, helping you do more, while using fewer resources.

By eliminating the need for duplicate data entry, interfaces can help you become more efficient, save time, increase productivity, and reduce the potential for data and compliance errors. Be sure to visit the [FIPCO website](#) to see all the available options for your institution, including **FIPCO's eSignature powered by DocuSign**, and the following:

Fiserv Premier – Captures data from *Compliance Concierge*™ and sends it through the Fiserv Premier PTP program. Be sure to watch for more information about our upcoming **Fiserv Precision** interface—available soon!

FIS ID Verification/OFAC Watch – As an add-on feature to the current **FIS QualiFile/ChexSystems**, this interface verifies the identity of individuals and businesses, and assists with compliance by addressing requirements of the PATRIOT Act and OFAC regulations.

Factual Data's Loan Review Report – A Loan Review Report (soft pull credit report) – As an add-on interface to **Factual Data's Bureau Express** interface, the Loan Review Report can summarize changes between current credit data and original Factual Data credit report, show total debt of applicant and co-applicant, and much more!

Check Ordering Interfaces – These one-way interactive interfaces allow the transfer of customer information from *Compliance Concierge*™ to check vendor websites, and allow users to seamlessly complete the check ordering process. FIPCO now offers four check ordering interfaces to *Compliance Concierge*™ Deposit including Harland Clarke, Deluxe, Main Street Checks, and Bank-A-Count (Checks for Less.)

For more information, contact the [FIPCO Sales Department](#) today at (800) 722-3498.

Answers to Common Software FAQs

Helpful software support information is just a click away on the [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: When should the **Load Client** button be used? The **Load Client** button should only be used once, right after you retrieve a client/participant record. Use the **Detail** button after selecting the "load client" and "editing participant record" fields. If "Load Client" is selected after the fields of the participant are edited, the values are replaced with the old information.

Deposit: Are Reports Available in the Deposit Module? Deposit Reports are available under the **Reports** button on the front end **Main Menu**. Those reports include: New Accounts by Branch, By Account Rep, and by Product; Denied Accounts Report by Branch and by Account Rep; Sales Volume Reports by Branch, by New Account Rep, and by Product; Source of Funds Report, Why Customer Chose Us Report, Revisions to Signature Cards by Account Rep Report, Master Fees Report, Source of Funds Report, and Joint "And" Accounts Report.

User Reports are available under the User **Reports** button in **System Parameters**. Those reports include: Users Logged In Report, Users Locked or Expired Report, Loan User Approval Authority Report, User Role Report, and User Information Report.

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.

February 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.)

Feb. 18, 9-11am:	Basic Consumer Loans Webinar
Feb. 19, 9-11am:	Real Estate Purchase Webinar
Feb. 19, 1:30-3:30pm:	Real Estate Refinance Webinar
Feb. 20, 9-11am:	Commercial Webinar
Feb. 20, 1:30-3:30pm:	Ag Loans Webinar
Feb. 21, 1:30-4:30pm:	Deposit Accounts Webinar
Feb. 25-28, 8:30am-4pm:	Loan and Mortgage 4-day Training