

## Committee Recognized for Service; New Members Welcomed During June Installation Ceremony

During a special installation ceremony on June 5th, members of the FIPCO and WBA Professional Staff expressed their deepest appreciation to the members of the [FIPCO Software Users' Committee](#). In addition to recognizing those who completed their term of service, staff also welcomed the newest additions to this worthwhile group: **Quinn B. Christensen**, The Peoples Community Bank, Spring Green; **Elizabeth McDowell**, Waukesha State Bank; **Karen Rivera**, McFarland State Bank; and **Barb Stram**, Peoples State Bank, Prairie du Chien.

"These truly are remarkable individuals," said committee liaison, **Annette Witkowski**. "During the installation ceremony, we calculated that the



FIPCO Software Users' Committee Staff Liaison, **Annette Witkowski** (*center*) welcomes newest members (*front row*) **Karen Rivera** and **Barb Stram**, along with **Elizabeth McDowell** and **Quinn Christensen** (*back row*).



Above: FIPCO Software Users' Committee members present at the June 5th installation and recognition event.

Right: **Annette Witkowski** (*center*) presents certificates of recognition to retiring committee members **Michelle Ponkauskas** and **Jennifer Stein**.



Above: Outgoing Committee Chair, **Erin Hanson**, Citizens State Bank, La Crosse, receives a service award from Wisconsin Bankers Association President and CEO, **Rose Oswald Poels**.

14 members present had been with their current institution for a combined total of 261 years. This depth of knowledge, experience, and insight is what drives our organization to provide the products, service, and support to best serve the needs of our customers." Witkowski continued, "We look to our committee members as the voice of FIPCO customers, and I am confident that this group will carry on that great tradition." Thank you to the following members who are continuing their term: Committee

Chair: **Annie Zellmer**, Bank of Deerfield; Vice Chair: **Kathy M. Burg**, State Bank of Chilton; Past Chair: **Erin Hanson**, Citizens State Bank, La Crosse; **Cheree Elder**, Park Bank, Brookfield; **Lynn Munz**, Royal Bank, Cobb; **Diane Retzlaff**, Wolf River Community Bank, Hortonville; **Keith Kilen**, DMB Community Bank, DeForest; **Shannon Lemke**, Waldo State Bank; **Sharon Lloyd**, Community First Bank, Rosholt; **Eric Oas**, State Savings Bank of Manistique, MI; and **Jan Schmidt**, Mayville Savings Bank.

"We are so grateful to those who dedicate their time and talent to the Software Users' Committee," Witkowski said, "and, in a special way, we would like to thank our members who recently completed their term of service: Past Chair: **Jennifer Stein**, TSB Bank, Lomira; **Michelle Ponkauskas**, Farmers & Merchants Bank of Orfordville; and **Laura Rippley**, Waumandee State Bank."

"I have been a user since FIPCO launched *Compliance Concierge*™ and have had the privilege to impact the improvement of the product as a committee member for the last four years," said **Annie Zellmer**, Bank of Deerfield. As incoming 2019-2020 Committee Chair, she hopes "that FIPCO's never ending goal of striving to deliver the best software and products is strengthened over the next year. They have always been a leader in banking software...and will continue their journey toward improving the software through feedback from committee members. I cannot say enough positive things about their products and customer service."

We appreciate all committee members, both past and present, for their service. If you would like to know more about the FIPCO Software Users' Committee, or would like to contact a member of the group, please visit the [FIPCO website](#) or contact **Annette Witkowski** at (800) 722-3498, ext. 238.

## FIPCO President Pamela Kelly Celebrates Milestone Anniversary



Pamela Kelly

*Congratulations to FIPCO® President, Pamela Kelly on 30 years of service with the organization! As President and a Board of Director of FIPCO since 2007, Pam oversees the company's entire operation, including the research and development of FIPCO's newest products and services. She has served FIPCO since its inception in 1989, supporting the evolution of the organization from a stock forms provider, to a trusted leader in technology and*

*compliance solutions. In addition to holding many key leadership positions in her tenure at FIPCO, Pam has driven key initiatives including the conversion of the software platforms, creation of an IT audit and security services division, and the development of an integrated customer support organization that serves a growing number of institutions throughout Wisconsin and the Midwest. We congratulate Pam on this momentous occasion!*

### From the President

We all know the financial industry is no stranger to change. When I began working for FIPCO three decades ago, our main focus centered on providing hard copy forms to financial institutions in Wisconsin. Fast-forward 30 years, and, in what seems like the blink of an eye, FIPCO has evolved as a leading fintech provider for organizations throughout the Midwest. Where paper stock and Y2k was most on our minds, cyber-tech, digital banking, and electronic commerce are now a typical part of the day's conversation. We've embraced technology and leveraged it to provide streamlined experiences, rapid data exchange, and increased security for your institution and your customers. As I reflect upon the past 30 years, I realize that achieving this milestone anniversary has been a team effort.

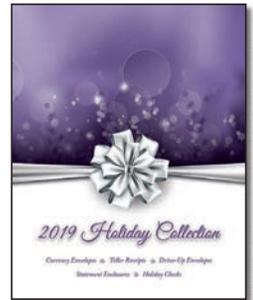
I would like to express my sincere gratitude and appreciation to all the members of the FIPCO Professional Staff. I firmly believe that the best part of growing this company has been the opportunity to work with such an exceptionally talented group of individuals who exemplify and support our corporate mission.

And I am extremely thankful to all of you—whom we proudly serve—as we continue to strive to support you in your mission. As we move forward, we will continue to proactively identify the needs of your organization, and strive to exceed your expectations. Your loyalty to our company does not go unnoticed. We value the relationships we've formed over the years, and we look forward to a prosperous future ahead.

*Pam Kelly is President of FIPCO® and can be reached at [pkelly@fipco.com](mailto:pkelly@fipco.com).*

## Holiday Savings...Before the Snow Flies! Special offer ends July 31st.

Get a jump on the holidays by ordering your seasonal products today! We offer a wide variety of item designs, each customizable with your institution's logo and information. From currency envelopes and teller receipts to drive-up envelopes, statement enclosures, and holiday checks, these seasonal products are a great way to connect with your customers. **Don't delay! Order before July 31st and receive a 5% early bird discount.**



Visit the [FIPCO website](#) to check out all the front-line products that can save your institution money on the items you use every day, or contact the [FIPCO Customer Service Department](#) at (800) 722-3498 for complete details.

## Upcoming Webinar: One Year Later – CDD Requirements – Beneficial Ownership Identification and Verification

In 2018, FinCEN's rule amended existing BSA regulations to clarify and strengthen customer due diligence. The rule imposes the requirement for financial institutions to identify and verify the identity of beneficial owners of legal entity customers subject to certain exclusions and exemptions.

We invite you to join us for our upcoming webinar scheduled for **July 16th from 10:30am – 12pm**. Led by **Scott Birrenkott**, Assistant Director – Legal, Wisconsin Bankers Association, and FIPCO professional staff, this session will help you:

- Learn how to combine the legal facet with the software functionality;
- Review the rule and frequently asked questions, as well as the Certification of Beneficial Owner forms; and
- Learn how *Compliance Concierge™* meets the requirement.

The cost is just \$89 per connection **for unlimited attendees at that connection**. Whether you are new to the regulation and *Compliance Concierge™* or a seasoned user, this 90-minute webinar was developed for you. [Contact the FIPCO Training Department](#) at (800) 722-3498 for more information or to register for the event.

## Reclaim Your Domain: What To Do If Your Website Is Spoofed

Imagine this: Your customers receive an email supposedly from your institution. It looks legitimate—similar colors, fonts, and styles that you’d typically use—only it’s not from you. It’s a part of apparent malicious activity related to the copy of the website, and it’s now put you and your customers at risk. Sounds improbable, right? It’s website spoofing, and it *does* happen, so it’s important to know what to look out for, and what to do if it happens to you.



Website spoofing is the act of creating a website as a hoax to steal information, images, or content, or to simply mimic your website to send out malicious (phishing) emails. The threat here is that the spoofing website could potentially contain copyrighted material. If that wasn’t bad enough, there are more sophisticated incidents that result in the attacker creating a “shadow copy” of the “www” by having the victim’s traffic go through the attacker’s machine, giving the attacker access to the victim’s sensitive information.

The good news, however, is that if you believe the domain using your services is engaged in spam, abuse, or any unlawful activity, there are steps you can take to “reclaim your domain.” You may wish to consider involving legal counsel when taking these types of actions:

1. Take screenshots of the infringing site, and document the URL.
2. Locate the website’s host.
3. Determine the Copyright Agent.
4. Draft the takedown notice.
5. Reach out to the registrar and/or to the hosting company, inform them of your copyrighted material on the spoofed site, any other malicious activity (phishing) or problems (reputation issues), and the site will hopefully be taken down promptly.

For more information, or to discuss how we can assist with your institution’s cybersecurity preparedness, contact FIPCO Director – InfoSecurity and Audit, [Ken Shaurette](#) at (800) 722-3498, ext. 251.



### Congratulations, Ryan!

**Ryan Meske**, Community Bank President of The First National Bank & Trust of Iron Mountain, Michigan was the winner of FIPCO’s \$100 VISA gift card at the June MBA District 1 golf outing in Houghton, Michigan. FIPCO Vice President – Regional Sales, **Terry Hoyum** participated in the event as a hole sponsor.

## FIPCO Team Members Celebrate Anniversaries

For more than three decades, our corporate mission to serve as your trusted resource has relied on a strong foundation, with the FIPCO Professional Staff serving as the heart of that foundation. In addition to knowledge, expertise, and professionalism, we humbly pride ourselves in the longevity of our team, with strong experience and deep client relationships that serve our customers in a more meaningful way. We congratulate the following staff members who recently celebrated their anniversary with FIPCO. Their dedication truly reflects our organization’s mission and values.

- **Tim Hinz**, Director – Integration and Technical Support – 17 years
- **Beth Kowing**, Project Manager – Software – 15 years

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

### July 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.)

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

For complete details and pricing information, contact the [FIPCO Training Department](#) at (800) 722-3498, ext. 233.