

# FIPCO Introduces New Risk and Operations Management Solution

*ShareFI backed by the FIPCO promise: Consistent. Compliant. Confident.*

We are pleased to announce the launch of **ShareFI**—a new consulting and shared services solution that offers compliance and risk management, operational and financial management, and/or shared professionals services.

ShareFI’s variety of services are designed to meet the needs of small- to mid-size financial institutions. Organizations choosing FIPCO’s ShareFI as their risk and operations management solution will receive consulting, guidance, and shared services from industry experts. Leading the team is **Jeff Schmid**, who brings over three decades of experience in bank compliance and operations, including the examination procedures of FDIC, FRB, and OCC as well as governmental advocacy.

“Many of the other third-party firms who offer these types of services take a one-size-fits-all approach,” Schmid explained. “They look at every organization as though it’s a billion-dollar institution.” ShareFI is designed to give organizations the ability to right-size their experience, utilizing shared services (such as credit analyst roles) and one-off contracts, which are ideal to fill the gap between an unexpected departure and a new hire. It also levels the talent playing field for institutions that are not large or complex enough to need full-time compliance staff, enabling them to access the talent and expertise of tenured, certified compliance personnel.

ShareFI’s team of experts offer services and consulting in two main areas: compliance and management. The compliance side includes

services such as risk management, loan review, and BSA review and support. On the management side, institutions will have access to assistance with strategic planning, planning and implementing continuous improvement initiatives (such as transitioning to digital file storage), and core review. “We want to help our clients find what’s right for them,” Schmid said of the core review services. “When those contracts come up, having an expert on your side is invaluable.”

ShareFI also features FIPCO’s industry-famous customer service and dedication to client success. Rather than some third-party firms who will engage, review, report and then leave, ShareFI’s experts will continue to engage with the organization’s management team and continuously report. “Examiners are looking for that ongoing reporting,” Schmid explained. “We’ll also help set-up compliance policies if needed. It’s about providing long-term support.”

For more information, or to schedule a personalized, no-obligation demonstration, contact **Jeff Schmid** at (800) 722-3498, ext. 220.

» **The ShareFI consulting and shared services solution offers...**

- compliance and risk management;
- operational and financial management;
- and/or shared professionals services designed to meet the needs of small- to mid-size financial institutions.

## FIPCO Welcomes Jeff Schmid



Jeff Schmid

FIPCO is pleased to announce that **Jeff Schmid** has joined the FIPCO Professional Staff as Director – Compliance and Management Services. Jeff has spent his career working in the financial industry, and has extensive experience with enterprise risk management, including compliance, audit, information technology, quality control, bank policies, ALLL and loan review. Jeff has been actively involved with FIPCO and Wisconsin Bankers Association at the board and committee levels. We are pleased to welcome him to the FIPCO Team!

## Save the Date for October Software & Compliance Forum

Our biggest loan and mortgage event is just around the corner! As we complete final preparations, we invite you to join us for the **2019 Software & Compliance Forum – Loan and Mortgage**. Scheduled for October 22-23 at the Glacier Canyon Lodge at the Wilderness, Wisconsin Dells, this informative and interactive event aims to increase your productivity, profitability, and compliance proficiency. Led by the FIPCO Professional Staff and related industry experts, forum workshops will offer tips, tricks, and timely information that you can take back to your institution and use right away.

With sessions geared towards **Compliance Concierge™** software users of all levels, this year’s conference offers something for everyone. Registration will open in September, so be sure to watch the FIPCO website and your email inbox for complete session and event information. We look forward to seeing you this October!

2019 Software & Compliance Forum – Loan and Mortgage  
Oct. 22-23  
Wisconsin Dells

## FIPCO® Board of Directors Recognized

The FIPCO Professional Staff was pleased to welcome four members to the [2019-2020 FIPCO Board of Directors](#) during the group's meeting on July 18th:

- **Aaron B. Powell**, Partner & Chief Strategy Officer, Flexion Inc., Sun Prairie;
- **David J. Krutz**, President & CFO, Greenleaf Wayside Bank;
- **Kim Malcom**, VP/Consumer Loan Officer, Tri-Valley Bank, Randolph, Iowa; and
- **Nicole M. Kitowski**, Chief Risk Officer, EVP, Associated Bank, National Association, Green Bay.



Left: FIPCO President, **Pam Kelly** (far right) welcomes new Board members (left to right): **Aaron Powell**, **David Krutz**, and **Nicole Kitowski**. (Not pictured: **Kim Malcom**.)



Above: 2019-2020 FIPCO Board of Directors.



Above: Retiring Board members **Craig O'Leary** and **Paul Adamski**, pictured with FIPCO President, **Pam Kelly**.

They join the following members continuing their term of service:

- **Amy Johnson**, Dairy State Bank, Menomonie;
- **Daniel De Jager**, Farmers & Merchants Union Bank, Columbus;
- **Herbert L. Lallemond**, Waumandee State Bank;
- **Rose Oswald Poels**, Chairman of the Board, CEO and Director – Wisconsin Bankers Association; and

- **Pam Kelly**, President – Financial Institution Products Corporation.

At the same time, we would like to thank the following retiring members for their involvement with this vital group. We appreciate their service to the financial industry:

- **Paul Adamski**, The Pineries Bank, Stevens Point
- **Craig O'Leary**, Farmers & Merchants Bank, Orfordville

Questions or comments regarding the FIPCO Board of Directors may be directed to [Pam Kelly](#) at (800) 722-3498.

## New Form: Hemp Questionnaire and Certification Now Available



### FORMS

We're pleased to announce the release of a new Hemp Questionnaire and Certification form now available through the [FIPCO Forms Department](#). This document distills Wisconsin law into a pragmatic document solution that allows you to ask the right

questions, and obtain the documentation necessary to help determine whether the Applicant is complying with Wisconsin law. What's more, it's flexible, and can be customized to maintain consistency with your institution's policies and procedures. This form provides:

- A document solution for banking participants in the hemp industry.

- A list of questions to ask the Applicant in order to make decisions about the risk level in banking the Applicant.
- Documentation the institution should consider obtaining when banking participants in the hemp industry.
- Additional comfort in banking these parties.

This form is available at no additional charge for current FIPCO *Compliance Concierge*™ software users, and may be accessed through [Blank Forms](#) on the FIPCO website or within *Compliance Concierge*™. This complimentary form will be incorporated directly into the software with fields soon. Non- *Compliance Concierge*™ software users may purchase the form for a nominal fee. Please contact the [FIPCO Forms Department](#) at (800) 722-3498 for pricing information, and to place your order.

## Should You Attend FIPCO Software Training?

These days, technology changes at an exponential rate, and keeping up can be a challenge, but participating in proper training of your institution's software can help you:

- Stay current with new technologies, best practices, and the latest legislative regulations.
- Learn real-world situations, and see examples play out in front of you.
- Cut time in the learning process, and increase your productivity at work by applying the learned principles.
- Spend dedicated time focused on the technique.
- Network with instructors and students.
- Celebrate personal development and satisfaction.

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.)

Aug. 12, 9-11am:	Basic Consumer Loans Webinar
Aug. 12, 1-4pm:	Deposit Accounts Webinar
Aug. 13, 9am-12pm:	Real Estate Purchase Webinar
Aug. 13, 1:30-3:30pm:	Real Estate Refinance Webinar
Aug. 14, 9-11am:	Commercial Webinar
Aug. 14, 1-3pm:	Ag Loans Webinar
Aug. 19-22, 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.

**Share with Your IT Staff:** To ensure you continue to receive FIPCO emails, please make sure your IT staff “whitelists” FIPCO and our provider, MailChimp. The IP addresses to use are: *205.201.128.0/20*, *198.2.128.0/18* and *148.105.0.0/16*. Visit <http://mailchimp.com/about/ips> for more information.

## Save on Back-to School Supplies

**Office DEPOT.**

If you've got students getting ready for the new school year, you know how expensive supplies can be.

Did you know that you can take advantage of significant savings through Office Depot's Employee Purchase program? Through our endorsement relationship with this worldwide company, you and your institution can save on back-to-school gear, office supplies, and much more. Along with FIPCO, the Wisconsin Bankers Association and over 20 state banking associations, you'll enjoy increased buying power, additional discounts, and better program benefits.

Whether at the organizational or individual level, one of the best features of the Employee Purchase 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. So, even if your institution is not currently participating in the program, you can still benefit from enhanced savings and selection. [Contact us today](#) at (800) 722-3498, option 5, to begin enjoying member savings!



### Summer Savings!

Now through September 18, help us celebrate the Summer of 2019 with 19% off all FIPCO *Compliance Concierge™* webinar training sessions. Gather as many software users as you can fit in one room and enjoy the 19% discount per webinar connection. There's no limit to the number of webinars you can sign up for, so visit the [FIPCO Website](#) today! **Be sure to use discount code SUMMER19 to receive your cool savings!**