FIPCO™ SHAREFI

COMPLIANCE & MANAGEMENT SERVICES

What is ShareFI?

Your Compliance & Management Services solution offers:

- Compliance and risk management
- Operational and financial management
- Shared professional services backed by the FIPCO promise: Consistent. Compliant. Confident.

Compliance & Management Services:

- Creating and/or maintaining compliance risk assessments
- Managing CMS related policies and procedures
- Staff and board training
- Transaction monitoring
- Conducting monthly compliance reviews (and review schedule) and provide reporting (all regulations)
- Compliance committee oversight
- Change management
- Ongoing staff support (calls, emails, or Teams)
- Liaison for regulatory audits and examinations
- Audit/exam tracking and resolution
- Consumer complaint tracking
- Conducting root cause analysis

Internal Audit Services:

- Creating and/or maintaining audit risk assessments and monthly schedule
- Conducting monthly internal controls audits of various operational areas
- Providing monthly reports to the Audit Committee/Board
- Audit committee oversight
- Liaison for regulatory audits and examinations
- Tracking and clearing exceptions from audits and examinations
- Assist with vendor management

BSA Support Staff:

- Manage bank's overall BSA/AML/OFAC/CIP/CDD risk assesment
- Maintain bank's written policies and procedures
- Assist with 314(A) and 314(B) process and procedures
- Conduct transactional testing and review procedures for CTR (including exemptions)
- SAR reporting
- Provide annual board and management reporting
- Provide BSA training to staff and board
- Liaison with regulatory audits and examinations

Other ShareFI Services:

- Loan review
- CECL validation
- IT management support (risk assessment, policies, and audit/exam resolution)
- Internal quality control
- Compliance reviews (annual)
- Internal controls audit (annual)
- BSA audits
- ACH audits

Contact FIPCO's Jeff Schmid Today!

608-441-1220 | jschmid@fipco.com | www.fipco.com

TEAM OF PROFESSIONALS

Jeffery Schmid, CRCM – SVP Compliance and Management Services (Internal Controls Audit Manager)

Jeff joined FIPCO as director of compliance and management services with 30+ years of bank experience. He specializes in risk, compliance, and operational management. Jeff's focus for community banks is promoting efficiency, managing risk, and implementing sound compliance programs. Jeff has served on the Board of Directors for FIPCO, a subsidiary of Wisconsin Bankers Association (WBA), and is the past chair of the WBA Government Relations Committee, where he advocated in both Washington, D.C. and Madison on behalf of the banking industry. Jeff represented the industry by serving on the Small Entity Review Panel during the drafting and implementation of Home Mortgage Disclosure Act with the CFPB. Jeff holds a bachelor's degree in management from Cardinal Stritch University and is a Certified Regulatory Compliance Manager (CRCM).
Jeff can be reached at jschmid@fipco.com.

Kris Mertins-Elliott, CCBRS – Director of Compliance and Management Services

Kris joined FIPCO as BSA and risk advisor with 35+ years of banking experience. She specializes in BSA, most recently serving as BSA officer for 15+ years. She also served as enterprise risk management officer and Operations Technology Committee Chair for four years. She brings 25 years in community banking with a well-rounded background in retail and deposit operations, compliance, BSA, ERM, business continuity, and conducting staff training. Kris' primary focus for community banks is promoting efficiency, managing risk, and implementing sound BSA and compliance programs. Kris is an ICBA Certified Community Banking Risk Specialist (CCBRS).
Kris can be reached at kmertins@fipco.com.

Nicole E. Hagen – Senior Compliance and Risk Management Advisor

Nicole joined FIPCO as a compliance and risk management advisor with 24 years of bank experience. She specializes in risk, financial and operational management, staff training, and regulatory compliance. Nicole's primary focus for community banks is promoting efficiency, managing risk, and implementing sound and proven programs. Nicole has an associate degree in business management with an emphasis on finance.
Nicole can be reached at nhagen@fipco.com.

Jessica Braun – Associate – Internal Audit

Jessica joined FIPCO as internal auditor with over 20 years of financial industry experience. She specializes in operational risk management and has held numerous positions over the years, from branch manager to operations specialist. Jessica first started her career in banking while in high school and continued her education in business administration with an emphasis in finance and holds a bachelor's degree from Southern New Hampshire University.
Jessica can be reached at jbraun@fipco.com.

Carrie Vanderhoef – Associate Loan and Credit Administration

Carrie joined FIPCO as associate loan and credit administration, bringing more than 20 years of experience in the financial industry. Prior to joining the ShareFI team, she served in various leadership roles, including assistant vice president of mortgage processing and servicing. Carrie's expertise spans commercial and consumer lending, regulatory compliance, and operational risk management. A lifelong resident of southeast Wisconsin, she remains dedicated to advancing community-focused banking and supporting the continued success of the financial institutions she serves. Carrie can be reached at cvanderhoef@fipco.com.