

On-Demand

2024

Webinar

**FCRA,
Credit Reports & Your
Borrowers: How to
Comply**

Originally presented on
Wednesday, June 26, 2024
(2.0 hours)

Presented by

*Presented by Harry Khalsa, Esq.
Associate, Aldrich & Bonnefin, PLC**



WHO SHOULD ATTEND

Compliance officers and staff,
Loan officers, Note department
employees, Call center employees,
In-house counsel

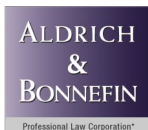
Presented by Counsel for Bankers' Compliance Group®
ALDRICH & BONNEFIN, PLC

The Fair Credit Reporting Act principally regulates consumer reports (often called “credit reports”) and consumer reporting agencies (credit bureaus) but also regulates financial institutions that use credit reports and furnish information to credit bureaus. The main question financial institutions used to have about FCRA was “when can we pull somebody’s credit report”? While still relevant, this question has recently been surpassed by concerns about the accuracy of information institutions furnish (report) to credit bureaus. State and federal laws require that the information be “accurate” but what does that mean? (Yes, there’s a regulation on point.) A related question is how to respond to a consumer’s dispute of information your institution reported. Can you just delete it and forget about it, or must you try to correct it? We will discuss this in our June 2024 webinar. There will be plenty of hypotheticals to illustrate the rules and time for questions and answers.

HIGHLIGHTS

- Permissible uses of credit reports
- Compliance issues associated with using consumer reports
- FCRA adverse action rules
- Duties of furnishers of information to credit bureaus
- How to handle consumer disputes regarding information you report

ON-DEMAND STREAMING AVAILABLE



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* Janet Bonnefin is retired from the practice of law with the firm.

FCRA, Credit Reports & Your Borrowers: How to Comply — On-Demand

ON-DEMAND WEBINAR

This Webinar was originally presented on June 26, 2024. There will be no live Q&A sessions but the recording does include the recorded Q&A sessions. This program is 2.0 hours in length.

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BCG Member	\$335
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