

February 16

2017

Webinar

FCRA,
Credit Reports &
Your Borrowers:
How to Comply

Thursday, February 16
10:00 a.m. – 12:00 p.m.



SPEAKER

Robert K. Olsen
Principal, Aldrich & Bonnefin

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 all of this at our February 2017 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

WHO SHOULD ATTEND?

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

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BCG Members: This Webinar is offered to BCG members on an optional basis. BCG Members will be billed and do not need to pay online or send a check.

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