



COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

Webinar – On-Demand Web Link

Effective Management of Credit Report Disputes: ACDVs, AUDs & Joint Credit

Friday, September 17, 2021

10 - 11:30 a.m.

There could be danger hiding among your credit reports! The credit reporting function has taken on added significance in recent years with increased borrower awareness of the power of the credit score, the rise of CFPB regulations and complaint tracking, and highly motivated consumer protection attorneys. Credit reporting continues to be one of the most-cited consumer concerns and has therefore received added attention from the CFPB, examiners and the legal community. From policies and procedures, to quality assurance and organizational charts, this essential function impacts every financial institution and there are some basic steps that can increase efficiency, reduce risk, and calm your compliance nerves.

Fortunately, the regulations, examination guidance, and hard-earned experience create a detailed model of a fully compliant credit reporting function – if you know where to look. This webinar focuses on the unique operational and compliance challenges posed by credit reporting disputes. From automated disputes to direct disputes and all the gray areas in between, this session provides a common-sense approach to FCRA dispute compliance and management. Join credit reporting veteran David Reed as he cuts through the regulatory web and shares a clean and manageable credit reporting process for your institution.

HIGHLIGHTS

- Appreciate the increasing credit reporting compliance risks
- Break down the credit reporting process
- Examine the optimal alignment for the credit reporting task
- Employ the critical steps to respond to credit report disputes
- Create a plan for effective dispute management
- Identify and avoid common compliance landmines

TAKE-AWAY TOOLKIT

- FCRA examination guidance
- Sample FCRA policy
- Sample credit report dispute resolution procedures
- Sample response letters
- Employee training log
- Interactive quiz

DON'T MISS THIS RELATED WEBINAR!

Fair Credit Reporting Compliance on Friday, July 16, 2021
Attendance verification for CE credits provided upon request.

WHO SHOULD ATTEND?

This informative session is designed for senior executives, managers, compliance staff, lending staff, collection managers, frontline managers, internal auditors and anyone involved with credit reporting.

ABOUT THE PRESENTER

David A. Reed, is a partner in the law firm of Reed & Jolly, PLLC. He is an attorney, author, consultant and nationally recognized speaker who provides guidance to financial institutions on establishment and revision of policies and procedures, organizational compliance, collections, security, contractual agreements, regulatory matters and corporate governance. His engaging speaking style has made him a nationwide lecturer on regulatory compliance, consumer lending, bankruptcy and collections.

A former trial attorney and vice president and general counsel of a large regional financial institution, Reed is also a certified fraud examiner. He is particularly known as an expert in the areas of operations, bankruptcy and collections. He has trained state and federal examination staff on numerous issues, including BSA, ID theft red flags, SAFE Act, third-party contract management and bankruptcy.

THREE REGISTRATION OPTIONS

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2. ON-DEMAND WEB LINK**

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