

August 25

2022

Webinar

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

**Thursday, August 25, 2022  
10:00 a.m. – 12:00 p.m. PT**

*Presented by Stephanie A. Shea, Esq.  
Principal, 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*

**T**he 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 August 2022 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**

## August 25, 2022 Webinar — FCRA, Credit Reports & Your Borrowers: How to Comply

### PRICING

When registering online, please select from the following options:

Live Webinar ( <b>Live Webinar connection allows only 1 user</b> )	\$315.00 (BCG Members) \$415.00 (BCG Non-members)
On-Demand Event ( <b>available 3 business days after Webinar is held</b> )	\$335.00 (BCG Members) \$435.00 (BCG Non-members)

### REGISTRATION

To register, please contact your institution's BCG Main Contact or, if authorized, log in at <https://register.bankerscompliancegroup.com/subadmin> and select "Register for Events."

Registration for the Live Webinar closes on Monday, August 22. Registrants will receive an email on how to download the materials and make the connection for the presentation two business days before the Live Webinar.

Streaming the On-Demand Event will be available 3 business days after the Webinar is held. Registrants may stream the event for 60 days after purchase. Registrants will receive an email with instructions on how to access the On-Demand Webinar and download the materials within approximately 24 hours after we have confirmed your payment has been received.

If you have not established an online event registration account, please contact Katrina Jensen at 800-742-3600 or email her at [info@bankerscompliancegroup.com](mailto:info@bankerscompliancegroup.com) to obtain a username and password.

### PAYMENT

**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.

**Non-members:** We must receive payment for the Live Webinar no later than 10:00 a.m. on Monday, August 22. Non-members may pay by credit card or check for the Live Webinar and the On-Demand Event. To pay by credit card, follow the credit card instructions during the online registration process. Major credit cards are accepted. To pay by check, make checks payable and mail to **Aldrich & Bonnefin, PLC, P.O. Box 19686, Irvine, CA 92623-1029**, and indicate the event for which you are registering.

### CANCELLATION POLICY

**BCG Members:** We must receive your written cancellation notice by 10:00 a.m. on Monday, August 22 with no charge. If we receive your cancellation request after this deadline, we will bill you \$50. However, if we have already sent an email with your PIN by the time we receive your cancellation request, we will bill you the full registration fee.

**Non-members:** We must receive your written cancellation notice by 10:00 a.m. on Monday, August 22, in which case we will refund your registration fee. If we receive your cancellation request after this deadline, we will refund your registration fee, less \$50. However, if we have already sent an email with your PIN by the time we receive your cancellation request, your registration fee is non-refundable.

**On-Demand Event:** Once your payment for the On-Demand Event is complete, your registration fee is nonrefundable .

### ACCREDITATION

**(Continuing Education credit will be provided only to the registrant)**

**MCLE:** As an added benefit we are offering this Webinar to in-house attorneys for MCLE credit. This activity has been approved for Minimum Continuing Legal Education credit by the State Bar of California in the amount of **2.0 hours**. Aldrich & Bonnefin certifies that this activity conforms to the standards for approved education activities prescribed by the rules and regulations of the State Bar of California governing minimum continuing legal education.