



Assisting with Member Credit Report Disputes: Filling out the ACDVs, AUDs & Correcting Joint Members' Credit

DISTANCE LEARNING

Wednesday, October 27, 2010 • 3:00 pm – 4:30 pm Eastern

Credit Unions are required under the Fair Credit Reporting Act (FCRA) and the Fair & Accurate Credit Transaction Act (FACTA) amendment to respond to all consumer disputes from a National Credit Reporting Agency (NCRA). Under FACTA Section 312, consumer information must be reported with accuracy and integrity. You must provide timely updates regarding errors or disputes and ensure the accuracy of your regular monthly data download. To comply, you can use either E-OSCAR (Electronic-Online Solution for Complete and Accurate Reporting) or a monthly download using METRO or METRO2. This program will primarily focus on E-OSCAR, but you have to understand how both systems work to be in complete compliance.

HIGHLIGHTS

- Responding to member disputes using Automated Credit Dispute Verifications (ACDV)
- Creating and submitting Automated Universal Data forms (AUDs) for previously-reported trade lines
- Using E-OSCAR's administrative reports to comply and manage queues and Work in Progress (WIP List)
- Understanding your credit union's responsibilities under the FCRA and FACTA-Accuracy and Integrity Guidelines
- Monthly reporting using the METRO or METRO-2 format
- Reviewing your trade lines to reduce risk and be in compliance

ABOUT THE PRESENTER – Greg Souther, Greg Souther Consulting & Seminars

Greg is President of Greg Souther Consulting & Seminars, a firm that provides training and consulting to businesses in the areas of Service & Communication; Credit & Collections; Fraud & Security; and Marketing & Sales. Previously, Greg was co-owner and President of The Credit Bureaus of Southeast Georgia, the parent company for six credit reporting and collection agencies based in Brunswick, Georgia.

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For more info...call us at 800-572-7359 or 423-899-2425 x 119 or 138 FAX: 423-899-8726 MAIL: P.O. Box 21550, Chattanooga, TN 37424

Sign Us Up!

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Credit Union _____

Address: _____

Contact Person _____

Format Ordered _____

Email Address _____

Phone _____ Fax _____

Distance Learning



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Enclosed is a share draft/check for \$ _____ payable to Tennessee Credit Union League.

A share draft/check for \$ _____ payable to Tennessee Credit Union League will follow.

I authorize Vol Corp Credit Union to debit the credit union account for \$ _____

Account #: _____ Authorized Signature: _____

(Requires prior completion of Authorization Agreement for Direct Payments [ACH Debits].)