



# Understanding Credit Bureau Issues

August 3, 2017 9:00am - 12:00pm  
The Bankers Center ▪ Baton Rouge, LA

- **Understanding and interpreting our most comprehensive credit file**  
The newest credit files give access to a broader portfolio of data sources. You will be able to consume more data from a single source, reducing the time, investment and complexity that was once a barrier to gathering deeper intelligence.
- **Understanding the latest FICO score**  
The FICO Score 9 was developed with an innovative, multi-faceted modeling approach allowing FICO to design a new score to address the nuances of today's credit granting environment. The FICO Score supports marketplace compliance needs and continues to be fully compliant with all applicable government regulations. The newest score allowed FICO to address specific market needs and economic trends such as differentiating unpaid medical from unpaid non-medical collection agency accounts, ignoring paid collections, etc. But regardless of which version of the FICO score you use: How is it calculated? What are the components that make up a score? Why is a score higher or lower? How do I help my customer with their score?
- **NCAP – National Consumer Assistance Plan**  
In 2015, Equifax, Experian and TransUnion announced the National Consumer Assistance Plan to enhance their ability to collect complete and accurate consumer information and provide consumers more transparency when interacting with consumer reporting agencies about their credit reports. The plan was announced after cooperative discussions and an agreement with the Attorneys General of multiple states. We will review the upcoming initiative, impacted furnishers, the effective dates, the removal of judgments and tax liens from the files as well as reporters of authorized user data.
- **Accuracy & Integrity Rules/Data Reporting**  
These rules became effective in 2010 as a result of the FACT Act Amendments of 2005. We will explain elements of this compliance as well as what Equifax offers to assist in your efforts to comply. In addition, we will answer your data reporting questions if possible.

## **Who Will Benefit**

Loan Operations Officers, Loan Administration, Lenders, COOs, Operations Officers, Retail Administration, Treasury Management Officers

## **Workshop Instructor**



Noesis Data, an Equifax Sales Agent, is the leading provider of credit information products and services to businesses and governmental agencies in Louisiana. Founded in 1923 as the Credit Bureau of Baton Rouge, Inc., Noesis Data provides a comprehensive bundle of innovative, industry-leading, credit information solutions that enlighten, enable and empower businesses across a wide range of industries. Our focus is on delivering complete and competitive customized business solutions to our clients with the speed, reliability and accuracy that industry participants increasingly demand. We serve our customers by utilizing technology and information that provide customized business solutions to assist them in making crucial decisions. Noesis Data operates under a strict code of conduct to ensure the highest levels of integrity, trust, ethics, and privacy in all of our business activities. We are committed to the responsible use of information to ensure the proper balance between the public's right to



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## Registration Form

(For additional registrations, please make copies.)

### Registrant 1

Mr./Mrs./Ms. \_\_\_\_\_  
Bank \_\_\_\_\_  
Email Address \_\_\_\_\_  
Branch Street Address \_\_\_\_\_  
City, State, Zip \_\_\_\_\_  
Phone \_\_\_\_\_  
Fax \_\_\_\_\_

### Registrant 2

Mr./Mrs./Ms. \_\_\_\_\_  
Bank \_\_\_\_\_  
Email Address \_\_\_\_\_  
Branch Street Address \_\_\_\_\_  
City, State, Zip \_\_\_\_\_  
Phone \_\_\_\_\_  
Fax \_\_\_\_\_

### Payment Options

☐ Check (Made payable to the Louisiana Bankers Association)

☐ Visa ☐ MasterCard ☐ American Express

Card # \_\_\_\_\_ Expiration Date \_\_\_\_\_

Credit Card Billing address \_\_\_\_\_

Name on Card (Please Print) \_\_\_\_\_ Amount charged to card: \_\_\_\_\_

Signature \_\_\_\_\_ Amount Charged to Card \$ \_\_\_\_\_

#### Registration Fee

\$175, LBA members  
\$275, Non-members

☐ This training will be covered under SBET (Small Business Employee Training Program). Please provide an email address on the line below to receive the necessary documentation for reimbursement: \_\_\_\_\_

### Location

The Bankers Center  
5555 Bankers Avenue  
Baton Rouge, LA 70808  
225-387-3282

### Agenda

8:45 a.m. Registration  
9:00 a.m. Program Begins  
12:00 p.m. Program Adjourns

### Registration Fee

\$175, per LBA member  
\$275, per non-member

### Cancellation Policy

Due to commitments we must make to secure a class, we need your help. If you must cancel your registration, please do so at least 3 business days prior to the seminar date to avoid a \$75 cancellation fee. Any registrant who does not cancel will be billed the full registration fee and sent the manual. Substitutions are welcome at no additional charge.

### Hotel Information

Residence Inn by Marriott - Towne Center at Cedar Lodge  
7061 Commerce Circle, Baton Rouge, LA 70809  
For reservations, call (225) 925-9100 and ask for the "Louisiana Bankers Association special room rate of \$122."

#### Candlewood Suites

5353 Bankers Avenue, Baton Rouge, LA 70808  
For reservations, call (225) 925-3353 and ask for the "Louisiana Bankers Association special room rate of \$89 by mentioning the rate code IX3UX."