



**Credit Score Disclosure Requirements under the
Dodd-Frank Act: Including Risk-Based
Pricing & Adverse Action Notices
Effective July 21, 2011**

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Effective July 21, 2011, there are new notices that creditors must give to consumers if a credit score is used when taking adverse action against the consumer. This relates to both the risk-based pricing notice under the Fair Credit Reporting Act (Regulation V) and the adverse action notice under the Equal Credit Opportunity Act (Regulation B).

Among other things, the Dodd-Frank Act requires disclosure of the following effective July 21, 2011:

1. numerical credit score used by the creditor in making the credit decision;
2. range of possible scores under the model used by the creditor;
3. key factors that adversely affected the credit score of the consumer;
4. date on which the credit score was created; and
5. name of the entity that provided the credit score.

This presentation will explain the new notice requirements that become effective on July 21, 2011, and will review the new model notice forms contained in Regulations B and V.

Continuing Education: Attendance verification for CE credits provided upon request.

HIGHLIGHTS

- Overview of the risk-based pricing requirements that became effective January 1, 2011
- Changes to the risk-based pricing notice and the account review notice that become effective July 21, 2011
- When is the creditor not required to disclose the credit score?
- What if a creditor uses multiple credit scores?
- What happens when there are multiple debtors?
- What if a creditor uses credit score of



- guarantor, co-signer, surety, or endorser?
- Review of new model form notices in Regulations B and V

WHO SHOULD ATTEND?

This informative session is designed for personnel involved with the consumer lending process, including loan officers, loan operations personnel, compliance officers, and managers.

MEET THE PRESENTER

**Elizabeth Fast, JD & CPA,
Bankers Choice**



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