

Credit Scoring

Webinar • October 6, 2010, 1:30-3:30 p.m.



Examiners will be taking a greater interest in a lender's credit decision when using a consumer credit report with a credit score. This session is a cost-effective way to improve your understanding of credit scores and critical compliance points.

Examiners will be taking a greater interest in a lender's credit decision when using a consumer credit report with a credit score. When using external scoring models it is important to understand and avoid disparate treatment or impact. We will also discuss the need for clear policy and procedures and documenting exceptions to your credit decisions. We will examine setting credit tiers using the credit scores and some of the scoring products that will help you catch fraudsters and reduce bankruptcies and mitigate losses. We will also cover ideas on building a sound portfolio and how to reduce your charge offs using credit scoring models.

Highlights

Ten reasons to attend, or what this informative session will cover:

- Understanding how credit scores are calculated- FICO8, Emperica, & Beacon5
- All credit scores are not equal and why
- Adverse action notices using credit score "key factors"
- Avoiding disparate treatment when using credit scores
- Data accuracy affects the score-Key points of FACTA Section 311
- Risk-Based Pricing Notice and which method is best-FACTA Section 312
- Opening better loans and building a better portfolio using different score ranges
- Scoring slow pays and possible actions to bring current
- Tips to improve your customer's credit score
- Promotional name list and a firm offer of credit

Why Participate?

This session is a cost-effective way to improve your staff's understanding of credit scores and critical compliance points in order to build a better loan portfolio. You may train as many individuals as you like for one set price with no travel costs or time lost from work.

Audience

CEOs, CFOs, directors, managers, branch managers, credit analysts, lenders, compliance officers, auditors, collection staff or anyone responsible for credit/collection policy & procedures.

CE Applied: 2.5 hrs./session CRCM/CLBB/CPB with the ICB

Speaker

Greg Souther is President of Greg Souther Consulting & Seminars (gregsouther.com) a firm that provides training and consulting to companies in the following areas: Customer Service & Communication; Credit, Collections, & Compliance; Preventing Fraud & Information Security; and Marketing & Sales. With over 27 years of training and speaking experience, Greg and his associates share practical "how to" advice that everyone can easily understand and use in their daily work environment.

What is a Webinar?

A webinar is an online seminar featuring live audio and PowerPoint slides. Everything is delivered through your PC. No special hardware is needed; however, speakers or headphones are required. The program consists of 90 minutes instruction and 30 minutes live Q&A. Each webinar registration provides 1 connection to the live webinar, written materials and access to the On-Demand Webinar for 30 days following the broadcast. You may have unlimited listeners on your connection by PC. You will receive a PIN, written materials and instructions prior to the seminar. If you do not receive a confirmation at least 2 days prior to the event call 888-262-7701.

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Check all appropriate boxes

Seminar Code: SW2-1007

Webinar/materials (live hookup)	<input type="checkbox"/> \$225	Nonmember	<input type="checkbox"/> \$275
On-Demand Webinar/materials*	<input type="checkbox"/> \$245	Nonmember	<input type="checkbox"/> \$295

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Three Ways to Register:

Online: Visit iowabankers.com (Calendar of Events)

Phone: Call 888-262-7701 with credit card information

Mail: Bankers Ed, 5700 S. Mopac, #C310, Austin, TX 78749

Late Registration: Please register online when registering 2 days prior to the event (credit cards & e-Checks accepted). Call 888-262-7701 for help.

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Seminar Content Questions: Contact IBA education department at (800) 532-1423.