



# National Consumer Reporting

A S S O C I A T I O N

## 2018 Annual National Conference

### Preliminary Agenda – Invited Guests

#### Official Conference Start:

Welcome Reception & Marketplace on Tuesday November 6<sup>th</sup>, 2018

Full days of Sessions Wednesday & Thursday November 7<sup>th</sup> & 8<sup>th</sup>

Feature Event Party Wednesday November 7<sup>th</sup> – National Automobile Museum  
1960's and 1970's attire Encouraged and Rewarded!

~ Atlantis Casino Resort Spa – Reno, Nevada ~



**Tuesday, November 6<sup>th</sup>**

8:00 – 5:00	Member user group and various client meetings
6:00 – 7:30 <i>Grand Ballroom 4</i>	<i>Welcome Reception &amp; Marketplace – Sponsored by FICO</i>
	<i>Welcome Bags – Sponsored by SharperLending</i> <i>Lanyards – Sponsored by CreditXpert</i> <i>Room Key Cards – Sponsored by Experian</i> <i>Footsteps to the Future – Sponsored by ServiceLink</i>

8:00 – 9:00	<p><b>Breakfast – Grand Ballroom 4 - Sponsored by All In Compliance</b></p>
<p>9:00 – 9:30 <b><u>Grand Ballroom</u></b> <b><u>5,6,7</u></b></p>	<p><b>2018 Conference Open – 8:30 AM - General Session Room –</b>  <b>Messages of Welcome &amp; Association Business</b>                  Terry Clemans - Executive Director                  Paul Wohkittel – 2018 President                  Mary Campbell – 2019 President</p>
<p>9:30 – 10:30</p> 	<p><b>Keynote Speaker -Scott Bolzan – Author, My Life, Deleted - Sponsored by TransUnion</b></p> <p><b>NY Times Best Seller</b>  <b>Featured on Dr. Phil, Nightline, The View, Good Morning America, The Doctors and many others</b>                  In 2008, Scott, a husband, father, former NFL player, pilot and successful businessman had a simple slip and fall, resulting in one of the worst cases of permanent retrograde amnesia on record. In an instant, ALL of his historical knowledge of the world we live in as well as ALL memories of his past life, his wife of 24 years and children were unimaginably lost. Scott, along with his wife Joan co-authored Scott’s memoir a New York Times Best Seller titled “My Life, Deleted.</p>
10:30 – 11:00	<p><b>Refreshment Break and Book Signing - Grand Ballroom 4 - Sponsored by TazWorks</b></p>
11:00– 12:00	<p><b>Breakout Sessions</b></p> <p><b><u>Resident Screening Companies – Discussion Panel on State and Local Screening Regulations</u></b>                  From coast to coast things are changing at the local level. In MD and other states CRA registrations are required; in CA the Supreme Court decision in First Student creates a CA-FCRA vs. CA-IFCRA compliance issue; Seattle are dealing with the criminal records ban and a group is legally challenging the city of Seattle in it while Portland flirted with a similar ban, however it is on hold for now. Updates on all these and more!  <b>May Warrick – Moderator &amp; NCRA Resident Screening Chair – ACRAnet</b>  <b>Christi Lawson – Foley and Lardner LLP</b>  <b>Michael Saltz – Jacobson, Russell, Saltz, Nassim &amp; De La Torre, LLP</b>  <b>Brett Waller – Washington Multifamily Housing Association</b></p> <p><b><u>Mortgage Credit Reporting – Major changes coming to the IRS’s Ives Program</u></b>                  The IRS IVES program continues to evolve – get the latest on this very important underwriting tool, and business offering from the Federal Government</p> <p><b>Speaker Pending</b></p>
12:00– 1:00	<p><b>Networking Lunch – Grand Ballroom 4 – Sponsored by RemoteComply LLC</b></p>
1:15 – 2:15	<p><b>General Session – Its Launch Time – NCRA’s Compliance Services – A panel Discussion</b>                  After two years of negotiations, contract drafting, office expansion, and technology development, we are launching NCRACS. Find out how this program can save your company 100’s of man-hours and major compliance expenses  <b>Ash Kotcha – Experian 3<sup>rd</sup> Party Assessments</b>  <b>Marc Riccio – President – SDS/Remote Comply/Remote Vender</b>  <b>Roy Goodwin – Director NCRA Compliance Services</b>  <b>Christi Lawson – NCRA Legal Council</b>  <b>Terry Clemans – Moderator</b></p>
<p>2:30 – 3:15</p> 	<p><b>Breakout Sessions</b></p> <p><b><u>Resident Screening Companies - How to Fairly and Safely Overcome the Returning Citizens Stigma</u></b>                  The Trump Administration HUD is under legal attack for rolling back the Obama Administration HUD advancement of Disparate Impact in Rental Housing. Learn about the litigation and efforts being taken to lower recidivism rates along with new ideas on protecting landlords in the continues debate  <b>Michael Saltz – Jacobson, Russell, Saltz, Nassim &amp; De La Torre, LLP</b>  <b>JoAnne Page – President &amp; CEO - The Fortune Society</b>  <b>Gary Glucroft – Moderator - NCRA Director – The Screening Pro’s</b></p> <p><b><u>Mortgage Credit Reporting – Fannie Mae’s Day 1 Certainty Program and Life After Civil Records</u></b>                  The Day 1 Certainty initiative continues to expand, get the latest developments and next stages plus an update on underwriting after the civil records purge and more from Fannie Mae  <b>Mark Fisher, Fannie Mae – Director, Digital Products</b></p>

3:15-3:30

**Refreshment Break - Grand Ballroom 4 - CSD/UltraAMPS /Avantus**

**General Session - A Panel Discussion – Handling Consumer Disputes**

3:30 – 4:15



In 2016 NCRA passed guidelines on the proper handling of Consumer Disputes. There has been recent challenges in this area as more consumers are disputing reseller credit inquiries. We will discuss the fallout from the different repository responses to these disputes and review the guidelines with the compliance officers from several NCRA members.

- Angie Jenkins – CIS, Inc.**
- Jackie Drziak – SIR, Inc.**
- Caryn Bennet – Contemporary Information Corp.**
- Cassie Thomas – CIC, Inc.**
- Christi Lawson – Moderator - Foley & Lardner, LLP**

**Feature Event Party – National Auto Museum – The Harrah’s Collection**

*Sponsored by MeridianLink*

5:45 Buses Depart  
East Porte Cochere  
6:00 – 9:30

Dress in your favorite vintage of 50’s 60’s or 70’s attire while strolling back in time amongst some of the world’s greatest automobiles (some cars formerly owned by Elvis, John Wayne, Frank Sinatra, Sammy Davis Jr. any many others) then complete the night rocking out to Route 66, one of Nevada’s most requested bands.



*Dress for Success is different for the Feature Event -  
Vintage styles from the 50’s, 60’s or 70’s clothing will match  
the sounds of those era’s provided by:*



*...Classic Rock & Roll*

*Prizes will be awarded for - 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> place attire!*

<p>8:00 – 9:00</p>	<p><b>Breakfast and Committee Meetings - Grand Ballroom 4 - Sponsored by Foley &amp; Lardner LLP</b></p>
<p>9:00 – 10:30 <b><u>Grand Ballroom</u></b> <b><u>5,6,7</u></b></p>	<p><b>General Session – The National Credit Repositories - Updates from the Bureaus</b> An update from all three of the national credit bureaus on new product opportunities, compliance requirements and regulatory issues that will impact the way your business will operate in 2019</p> <p><b>Trans Union – Steve Hamby, SVP &amp; Tammy Long, TU Resident Screening – New Business Opportunities</b> <b>Experian – Leslie Severson, Experian/Clarity Services – Alternative Data for Resident Screening</b> <b>Equifax – Wendy Hanna/Olsen – Operations/Compliance &amp; Tom Ciulla – VP Sales Enterprise Alliance</b> Compliance Update - If you have not had an Equifax review in a while, here is what to expect</p>
<p>10:30 – 10:50</p>	<p><b>Refreshment Break –Grand Ballroom 4 - Sponsored by ApplyConnect</b></p>
<p>10:50 - 11:30</p> 	<p><b>General Session FTC - The Annual State of the Industry Address from our Regulator – Part I</b> A year in review of the changes at the FTC with a special focus on the expanding use of alternative data sources in consumer credit evaluations – Part I is focused on the consumer data being developed by the rapidly growing FinTech industry and how the FTC views some of these firms from an data security and regulatory perspective Session will be continued from a different perspective, FCRA Compliance of this new industry in the BCFP session as the FTC’s and BCFP (the new acronym for the CFPB) have a dual focus on regulating the FinTech industry</p> <p><b>Tiffany George – Sr. Attorney FTC</b></p>
<p>11:30 – 12:15</p> 	<p><b>General Session – Credit Trends and the Impact of Alternative Data on FICO Scoring models</b> With a booming economy and near full employment what has been the impact on America’s credit score? Alternative data and Fintech’s are trying to change the way credit is evaluated, what has been the impact of alternative data on current score models and what is the future in FICO scoring models.</p> <p><b>JoAnne Gaskin - FICO Sr. Director, Scores &amp; Analytics</b></p>
<p>12:15 – 1:30</p>	<p><b>Awards Lunch – Grand Ballroom 4 – Sponsored by CreditXpert</b></p>
<p>1:30 – 2:15</p>	<p><b>The BCFP (the new acronym for the CFPB) on Consumer Reporting – The Annual State of the Industry Address from our Regulator – Part II</b> A year in review of the changes at the BCFP (and there is a lot more than just shuffling the alphabet) with a special focus on the expanding use of alternative data sources in consumer credit evaluations – Part II continued from the FTC’s dual focus on this industry.</p> <p><b>Jonah Kaplan – BCFP Deputy Asst. Director – Consumer Lending, Reporting and Collection Markets</b></p>
<p>2:15 – 2:45</p> 	<p><b>General Session - The US Economy</b> A discussion on the nearly full employment and hot US Economy, how the election might change it and specifically what it means for the American Housing Market. Robert is a previous NCRA speaker who has been with the ABA since 1986 and manages the national council of leading bank economists which meets with the Federal Reserve Governors and the President’s Council of Economic Advisors.</p> <p><b>Robert Strand - Senior Economist – American Bankers Association</b></p>
<p>2:45 – 3:00</p>	<p><b>Refreshment Break – Grand Ballroom 4 – Sponsored by TrendSource</b></p>
<p>3:00 – 3:30</p>  	<p><b>General Session - The Mid-term Election Review</b> A discussion on the impact of the SCOTUS appointment drama to the deeply entrenched and massively divided camps of MAGA supporters vs. the Anti-Trump supporters. Who won at the polls and how it may impact our business and daily life.</p> <p><b>Roy DeLoach &amp; Mike Chapman – DC Strategies - NCRA’s Registered DC Lobby Team</b></p>
<p>3:30 – ???</p>	<p><b>Closed Door Session with NCRA’s Leadership and Legal Counsel</b> What you want from NCRA in 2019 – a discussion with the association leadership to set our future path</p> <p><b>Mary Campbell – 2019 NCRA President – Advantage Credit Bureau</b> <b>William Bower – 2019 NCRA Vice President – Contemporary Information Corp.</b> <b>Christi Lawson – NCRA Legal Counsel – Foley and Lardner, LLP</b> <b>Terry Clemans – NCRA Executive Director</b></p>