



Educational Programs

FCRA Regulatory Requirements and Practical Solutions for Compliance

April 16, 2025 – 9:00am PT/12:00pm ET

One (1) RMAI Education Credit

FCRA compliance continues to be a primary focus for the CFPB and regulators for state-level credit reporting legislation and regulations, including the CFPB’s medical debt reporting proposed rules. This webinar will first dive into what’s new on the regulatory front for credit reporting and what hasn’t changed but what remains important across furnishing, disputes and usage. Then we’ll discuss strategies to help furnishers and end users comply with regulatory expectations while achieving operational efficiencies with automation and appropriate controls. Finally, we’ll share some ideas on how to prepare for and survive regulatory exams focused on credit reporting, disputes and usage while sharing best practices for managing related operations.

Pricing:

Member: Free

Non – Member: \$94

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Course Presenters:



Blake Chavis serves as Managing Counsel with TransUnion’s Government Relations team in Washington, DC. Blake joined Transunion from Flagstar Bank, where he served as Associate General Counsel, supporting the bank’s mortgage and consumer banking business lines. Prior to Flagstar, Blake spent nearly five years as Associate Regulatory Counsel at the Mortgage Bankers Association, where he worked on housing and financial services policy.



Kim Phan is a partner in Troutman Pepper’s Privacy + Cyber Practice and Consumer Financial Services Groups, where she counsels companies on compliance with federal and state privacy and data security statutes and regulations. Her work encompasses strategic planning and guidance for companies to incorporate privacy and data security considerations throughout product development, marketing, and implementation. She also assists companies with data breach prevention and response. Kim also provides extensive e-commerce and mobile counseling, including mobile app development, conducting online behavioral advertising assessments, enhancing website privacy policies, and advising on social media interactions with consumers. Kim also provides guidance to clients on regulatory compliance matters, including supervisory and enforcement interactions with the Consumer Financial Protection Bureau (CFPB), the Federal Trade Commission (FTC), other federal regulatory agencies, and state attorneys general. Kim has been recognized in Chambers FinTech Legal USA and The Legal 500 and is a member of the American College of Consumer Financial Services Lawyers.



Michelle Macartney is Managing Partner and Chief Compliance Officer at Bridgeforce, a consulting firm focused on consumer lending, payments and deposits. She jointly oversees Bridgeforce's U.S. practice and leads the Consumer Reporting Compliance practice. Michelle's 35+ years of industry experience gives her a unique blend of working with the art of the possible while understanding the black and white necessities of compliance to protect both Bridgeforce and our clients. Her deep knowledge of consumer reporting, usage and disputes means that she is frequently tapped to share her expertise at high-profile industry conferences and webinars hosted by CDIA, CBA, SBFE, ARMLaw, AccountsRecovery.net, insideARM, NAFCU and ACA.