

Sharing Customer Information with Affiliates & Third Parties Webinar • March 15, 2010, 1:30-3:30 CT

This program explains provisions of both the privacy rules and the Fair Credit Reporting Act. It includes what information may and may not be shared, when an opt-out program is required, what information must be disclosed to whom, and when it must be disclosed.

Two laws regulate sharing customer information with third parties.

- The privacy requirements of the Gramm-Leach-Bliley Act govern the sharing of information with nonaffiliated third parties.
- The Fair Credit Reporting Act, as amended by the Fair and Accurate Credit Transaction Act (FACT Act), regulates sharing with affiliates.

Every financial institution in the nation is affected by these laws.

Why Participate

This program explains the provisions of both the privacy rules and the Fair Credit Reporting Act. Coverage includes what information may and may not be shared, when an opt-out program is required (the new FACTA affiliate-sharing rules require many banks that previously avoided an opt-out program to begin such a program), what information must be disclosed to whom, and when it must be disclosed. Participants receive a detailed manual that explains all of the rules. The handbook will continue to be a valuable resource long after the program has ended.

Highlights

- What types of accounts and activities are covered by the privacy regulations
- What types of accounts and activities are covered by the Fair Credit Reporting Act
- How to determine who is considered an affiliate
- The rules for sharing customer information with affiliates
- The limits on use of customer information
- What information can be shared without an opt-out
- How to avoid opt-outs
- Is an opt-in program preferable to an opt-out program
- How to manage an opt-out/opt-in program
- Required disclosures, including the new model privacy disclosure

Speaker

Jack Holzknicht, a principal with Pegasus Educational Services, LLC, has provided training to thousands of bankers and examiners for 27 years. He has the ability to identify the key compliance issues from each regulation. Holzknicht's career began as a federal bank examiner. He also headed the form and software division of a regional consulting company and spent seven years in charge of their education division. Holzknicht has been an instructor at compliance schools presented by the KY, PA, NY, and TX bankers associations and developed and delivered training for the FDIC and OTS.

Audience

Compliance officers, auditors, and those in the loan and operation departments with responsibility for assuring compliance with the information sharing laws.

CE Applied: 2.5 hours of CRCM/CPB/CLBB/CCSR credit with the Institute of Certified Bankers

CE Awarded: 2 hours of credit with the Texas State Board of Public Accountancy

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