

# CREDIT REPORTING AND BANKRUPTCY

A NorthLegal Webinar

## Program Hosts:

NorthLegal Webinars are open to all credit unions, and are jointly hosted by:

## NorthLegal Training and Publications

by

The Arizona Credit Union League  
The California Credit Union League  
The California CU Collectors Council  
The Credit Union Assn of Colorado  
The Delaware Credit Union League  
The Hawaii Credit Union League  
The Kansas Credit Union League  
The Kentucky Credit Union League  
The Louisiana Credit Union League  
The Massachusetts CU League  
The Mid-America CU Association  
The Minnesota Credit Union Network  
The Mississippi CU Association  
The Montana Credit Union Network  
The Nebraska Credit Union League  
The Nevada Credit Union League  
The New Hampshire CU League  
The New Jersey CU League  
The CU Assn of New Mexico  
The NorthWest CU Collectors Assn  
The Credit Union Assn of Oregon  
The CU Assn of Rhode Island  
The Pennsylvania CU League  
The Tennessee Credit Union League  
The Utah League of Credit Unions  
The Assn of Vermont Credit Unions  
The Washington CU League  
The West Virginia CU League  
The Wisconsin CU League  
The Credit Union Assn of Wyoming

and by the law firm of

## Moore, Brewer, Jones, Tyler & North

## Pricing

NorthLegal Webinars are priced at **\$125.00** per telephone and computer connection when you register online. You can train your entire staff for one low price, without ever leaving your credit union!

**Thursday, February 25, 2010\***  
**10:00 a.m. PST (11:00 MST, 12:00 CST, 1:00 pm EST)**

## How should a creditor report an account after the debtor files bankruptcy?

Creditors are being told they must report some debts with zero balances, others with reduced balances, and still others with full balances.

Sometimes creditors are being told they are *obligated* to report accounts as being "included in bankruptcy," but on other occasions they are told they are *prohibited* from reporting accounts that way.

Often these demands are made with little or no legal support.

What is the right way to report an account that is in bankruptcy? An account that has been discharged? Is there a "right way" at all?

During this program, attorney Eric North will talk with participants about —

- What the Bankruptcy Code says — and *doesn't* say — about credit reporting.
- How recently adopted regulations relating to the Fair Credit Reporting Act may affect the way you should handle discharged debts.
- What we can learn from court decisions about credit reporting of bankrupt accounts.
- What important credit reporting issues haven't been discussed in bankruptcy court decisions and why those issues matter.
- What factors should creditors take into consideration when formulating policy and when making decisions regarding individual accounts.

**Learn exactly what the Bankruptcy Code and the Fair Credit Reporting Act say (and don't say) about the way you report accounts in bankruptcy cases!**

Like other NorthLegal Webinars, this program gives your credit union the opportunity to train several staff members for a single low price, right in the convenience of your office!

For more information, visit <http://www.culaw.com/webinars.asp> and click on the link for this program at the top of the list, or call NorthLegal Training and Publications at **623.537.7150**.

**Enroll Now**

**\* Can't make it on the scheduled day? Just sign up for the program anyway, then contact NorthLegal Training and Publications to arrange a replay at your convenience!**