



## FCRA Class

Direct and convenient access to the FCRA certification study guide

Birchwood is pleased to bring you direct and convenient access to the FCRA certification study guide and test developed by the National Consumer Reporting Association (for mortgage lenders and brokers.)

## Fair Credit Reporting Act (FCRA) Certification Class

This study guide provides a brief explanation of two critical laws affecting mortgage lenders and Brokers:

**The Fair Credit Reporting Act (FCRA)**, as amended by the Fair and Accurate Credit Transactions Act of 2003 (FACTA) and the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010.

**The Gramm-Leach-Bliley Act (GLB)**

## Why Get Certified?

The NCRA developed the FCRA certification test in order to help mortgage professionals:

- **Understand the scope and provisions of the FCRA regulations and how they affect day-to-day operations for brokers and lenders**
- **Readily recognize the risks and consequences of noncompliance**
- **Develop and implement tactical compliance processes to minimize risk**
- **Assure customers of their high levels of expertise and professionalism**

Staying current on credit reporting regulations is an important part of being a responsible and successful mortgage professional. Knowing the ins and outs of these critical laws helps you minimize the risk of noncompliance (and the penalties that accompany it) and also protects the rights of your customers.

## About the Test:

The test consists of thirty multiple choice and true-or-false questions. You will have forty-five minutes to complete the exam and will need to get seventy-five percent correct in order to pass.

### The key topics will be:

Permissible Purposes of Reports  
Information Requirements  
Disclosures to Consumers  
Disputes  
Need to Know Information  
GLB Requirements  
Requirements of the National Credit Repositories

## The Testing Process and Recommendations:

You may refer to the study guide during the test.

You will be able to take the test as many times as needed in order to pass.

It is recommended that you certify yourself each year as laws will change and be amended from time to time.

Once you have passed the exam, you will receive a certification from the NCRA.

**Please contact Birchwood at 800-910-0015 to obtain Usernames and Passwords to take the test.**

### Contact Us

Get immediate, live assistance between  
8:30 AM and 7:00 PM ET Call: 800-910-0015

### Email:

Sales Inquiries: [sales@birchwoodcreditservices.com](mailto:sales@birchwoodcreditservices.com)

General Support & Technical Questions:

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