



NAVIGATING THE MINEFIELD: WHAT CREDIT REPORT USERS AND FURNISHERS NEED TO KNOW NOW

November 3rd, 2025 | [Rebecca E. Kuehn](#), [Jennifer L. Sarvadi](#) and [J. Francesca Gross](#)

Even as the CFPB takes a step back, litigation under the Fair Credit Reporting Act (FCRA) surges, and credit report users and furnishers to consumer reporting agencies face a rapidly evolving compliance landscape. This session will explore the most pressing challenges and common pitfalls in credit reporting and furnishing practices, drawing on recent enforcement actions, litigation trends, and regulatory updates. Issues highlighted include the scope of furnishers' investigative duties and the legal standards for accuracy and dispute resolution, including claims of identity theft and reporting of delinquency dates. We also will address some tricky areas around prescreening and prequalification programs, written instructions, adverse action notices, and the fan-favorite Risk Based Pricing Rule. Panelists: Rebecca E. Kuehn, Partner, Hudson Cook, LLP, Washington, DC Jennifer L. Sarvadi, Partner, Hudson Cook, LLP, Washington, DC Francesca Gross, Associate, Hudson Cook, LLP, Washington, DC