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# 2024 Credit Reporting Review: Impactful Changes and Future Forecast

## FCRA Focus Podcast

### SPEAKERS

[David M. Gettings](#) | [Cindy D. Hanson](#) | [Scott Kelly](#) | [Timothy J. St. George](#)

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In this episode of *FCRA Focus*, host Dave Gettings is joined by Cindy Hanson, Scott Kelly, and Tim St. George, partners in Troutman Pepper Locke's Consumer Financial Services Practice Group, to discuss the most impactful regulatory issues in credit reporting from 2024 and their potential impact in 2025. The discussion covers developments in background screening, the Consumer Financial Protection Bureau's advisory opinions on reasonable procedures, and proposed rulemaking related to medical debt. The group also explores emerging litigation trends and the impact of recent regulatory activities on industry standards.

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