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**+ What's new at TruStage?****+ Discovery2023 Now On-Demand****+ TruStage is pleased to announce an upgraded Protection Advisor Expert (PAX) Connection with Fiserv Loan Director!****+ TruStage Compliance Solutions document updates**

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**What's new at TruStage?**

The Credit Union Trends Report and Economic Report provide a review and analysis of recent credit union financial performance and operational results in the context of recent economic activity. [Learn more.](#)

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**Discovery2023 Now On-Demand**

At this year's Discovery conference on August 10, credit union leaders gained new insights for their strategic planning while learning what others are doing to help serve their credit unions, members and communities.

Watch our highest attended sessions at our On-Demand Hub.

- Keynote: *A conversation with the Woz - pioneering innovation and the future of credit unions*
- Keynote: *It's a hybrid world after all - 3 shifts your organization could make for the future of work – now!*
- Signature Session: *The top 11 ways your credit union is impacted by rising interest rates*
- Panel Discussion: *Developing digital pipelines for financial wellness*
- Breakout Session: *The future of the credit union workforce and workplace*

CTA: [View On-Demand](#)

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**TruStage is pleased to announce an upgraded Protection Advisor Expert (PAX) Connection with Fiserv Loan Director!**

This updated connection solves for:

- Seamless sign in for Lenders
- GAP and Mechanical Breakdown Coverage Contract mapping
- Automated Certificate/ coverage binding.

This new connection saves Lenders 12-15 processing steps. Allowing them to focus more on their member's financial needs. If your current PAX Connection is due for an upgrade, or if you'd like to offer a new PAX connection to your clients, reach out to us for some possibilities in 2024. Please contact [DP Solutions](#) with any questions.

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## TruStage Compliance Solutions document updates

TruStage Compliance Solutions is scheduling to send the following document updates during the beginning of fourth quarter 2023 to system providers and credit unions.

### **Adverse Action Notice effective, prior to but no later than, March 20, 2024.**

Updated document numbers will be: MXX07I, MXX08H, MXV073, MXV082 and customized versions.

Compliance updates:

- Correction to CFPB zip code
- Update to Federal Trade Commission's (FTC) address and removal of option for FTC Regional Office contact information
- Update to NCUA contact information
- Addition of field for borrower social security number (required in AZ)

Also included are enhancements that may require new mapping for credit unions; reference RDM file included with document delivery for field details:

- Addition of credit denial related text and corresponding fields
- Addition of 4 new credit denial reasons and corresponding fields
- Addition of Check Systems as additional credit reporting bureau choice.

### **Florida Mortgages effective, prior to but no later than, January 1, 2024. Credit Unions will receive a communication on Oct. 2<sup>nd</sup> and documents will be delivered starting Oct. 5<sup>th</sup>.**

Updated document numbers will be: EFL20D, EFL99E, R2FL14, RXFL14, RXFL95:

- Compliance update to ensure name and address fields are on document in all Witness signature areas
- Reference RDM file for enhancement details

### **Closed-End Consumer Right-to-Cure Note update effective prior to but no later than January 1, 2024. Document delivery will begin approximately the beginning of November 2023 with credit unions being notified shortly before.**

Updated document numbers will be: NRC236, NRF233, NXFC44, NXFC64, NXRC47, NXRC65, NZFC14, NZFC24, NZRC14, NZRC23, NZRC33, NZRF33

- Compliance update due to Colorado House Bill 23-1181 resulting in the addition of a new paragraph of text just prior to the "Other Provisions" in the Loan Agreement section of above-named documents.
- Reference RDM file for new text/details (no fields changes for this specific update).

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