



- + **Wishing you peace and joy in the coming year!**
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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.](#)

Navigating to the System Providers page on TruStage.com

Our corporate website might look a little different now, but we still have everything you need. To navigate to the System providers page from the TruStage homepage, select 'Learning and planning' from the navigation bar at the top, click 'For businesses', and the 'System Provider resources' will be on the list under 'Resources'. Please contact [DP Solutions](#) with any questions.

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. 2nd and documents will be delivered starting Oct. 5th.

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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