



Compliance Roundtable Meeting

October 6, 2026 | 10:30 AM – 12:00 PM (CT)

NYLO Las Colinas, Las Colinas, Texas & Zoom

Opening

Call to Order: Eric Johnson

Anti-Trust Warning: Eric Johnson

Welcome: Eric Johnson

Introductions: Group

Discussion Topics: Eric Johnson / Group

1. CPI/VSI: Placement, Disclosures & Claims

Topic Contributor: Carol Petersen

Key Discussion Areas

- Is anyone placing collateral protection insurance (CPI) at vehicle delivery?
- What disclosures, signed forms and customer notices are used? How are participants evaluating whether forms signed at delivery satisfy applicable notice requirements?
- For coverage under which only the lender can file a claim, how are customer expectations and claims handled?
- What practices have helped reduce confusion or complaints?

2. AI Use & Compliance Guardrails

Topic Contributors: Carol Petersen, Yazmin Lopez and Bruce Davis

Key Discussion Areas

- How much is your organization using AI, and for which tasks?
- Are employees using paid platforms, free versions or both?
- What controls help prevent personally identifiable information (PII) from being entered into AI platforms?
- What employee training, audits and monitoring are in place?
- Who approves new AI tools and reviews their output?
- What governance framework should organizations establish to ensure compliant use of artificial intelligence?
- As regulatory expectations surrounding AI continue to evolve, what proactive measures should organizations take today to prepare for increased regulatory scrutiny?



- In light of the Colorado AI rule, what is your organization doing today to prepare to adhere to the requirements?

3. Servicing: Physical Damage Insurance Checks & Repair Timing

Topic Contributor: Clinton Rutherford

Key Discussion Areas

- How are physical damage insurance checks received and processed?
- Are original checks held, endorsed to a repair shop, or deposited with a new check issued?
- How are customer requests to postpone repairs handled—including requests to repair the vehicle a year later?
- What documentation and follow-up support these decisions?

4. Data Privacy Notices: Review & Update Practices

Topic Contributor: William Fife

Key Discussion Areas

- How often is your organization reviewing and updating its online data privacy notice?
- What changes trigger a review outside the regular schedule?
- Who owns the review and approval process?
- How do you verify that the notice reflects actual data collection, use and sharing practices?

5. Credit Reporting/Furnishing: Direct Disputes

Topic Contributor: Yazmin Lopez

Key Discussion Areas

- When a furnisher receives a direct dispute from a consumer regarding credit reporting, is it standard industry practice to flag the account as disputed (e.g., using the appropriate Metro 2 compliance condition code) while the investigation is pending?

6. Voluntary Protection Products: Vehicle Service Contract Refunds

Topic Contributor: Bruce Davis

Key Discussion Areas

- Does anyone apply a credit refund to the customer for vehicle service contracts? If not, is it a consideration for the future?



7. Complaint Management & Compliance Monitoring

Topic Contributor: Destiny Bowers

Key Discussion Areas

- How are you incorporating complaint data, including regulatory complaints and internal written complaints, into your compliance risk assessments and monitoring plans?
- Are you using complaint trends to trigger targeted testing or increased monitoring?
- For those with newer compliance monitoring programs, how are you determining the appropriate frequency and depth of monitoring?

8. Open Forum & Emerging Issues

Announcements

- Power 30 Webinars
 - October 14: AI in Auto Finance: The Q4 2026 Reset. What Changed, What Matters, and What Comes Next
 - November 4: Increasing State Enforcement: Consumer Finance Priorities
- Learning Library - Collection of compliance education and resources available on demand.
 - Company-Based subscription exclusively for NAF Association members.

Adjournment