

AAll Reno-Sparks Investor Education Group Meeting

Date and Time: **Thursday, October 12, 2017, 7 to 9 p.m. [SECOND Thursday this month!]**

Presentation Title and Synopsis:

What You Need to Know about Your Credit Score

This guest lecture talk was planned before the Equifax data breach came to light... could we have picked a more timely topic? As investors you know the importance of tracking key measurements to gauge the health of the economy and your portfolio. But do you keep track of the most important measure of your own financial health? That key number is your credit score and it is used by most lenders in making credit decisions. Because your credit score plays a huge role in determining your access to credit -- your ability to borrow money for things you want now -- it is important that you know your score and learn what moves it higher or lower.

At the October meeting, Jill Richardson will share her years of experience working in the area of credit scoring to reveal how scores work, how they are calculated, and frequently misunderstood details about credit scoring. She will tell you how to obtain your credit score so you can stay on top of changes to your credit profile. Jill will also review some steps you can take to protect your credit information from data thieves and avoid financial identity theft.

Location: **ArrowCreek Residents Center, 2900 Arrowcreek Pkwy, Reno 89511**

Directions: Exit I-580 at Damonte Ranch and go west across Virginia St. Bear left onto Arrowcreek Pkwy and continue west about four miles to the entry gate of the Arrowcreek Community. Tell the guard you are attending the AAll meeting at the Residents Center. Proceed straight 1/2 mile to the first stop sign. Turn right (*downhill*) into the parking lot for the Residents Center. It's a 10 minute drive from I-580 to the Center building. [NOTE: If you arrive at the Arrowcreek *Country Club* by mistake, just go directly back across Arrowcreek Parkway to the *Residents Center*.]

Cost: Free [\$1 voluntary donation for copying may be requested]

RSVP Necessary: To use the Residents Center facility, we must provide a list of attendees to the Arrowcreek Security Office prior to the meeting. **If you plan to attend, please e-mail your name by midnight Wednesday, October 11th to....** **RenoAAll@AmericanSuperior.ORG**

Speaker: **Jill Richardson**

Jill Richardson recently retired from FICO (Fair Isaac Corporation) after 22 years and moved to Reno from California. FICO is the inventor of industry-leading credit scoring models and other solutions for financial institutions. Most recently she worked on FICO's flagship product, FICO® Scores. Her role as compliance manager was to oversee the company's model risk management methodologies which assist lenders in complying with lending regulations. She also worked on supporting financial institutions in their use of FICO Scores. Prior to this, she worked as an alliance manager with FICO's strategic partners and as a product manager on FICO's origination product line, account management solutions, and their credit card fraud solutions.

Previously, Jill worked eleven years at NCR Corporation and held positions in sales of financial systems in the Kansas City district, and then as a product manager in NCR's financial systems business unit and as a industry manager for NCR's solutions for the European market. She has a Bachelor of Business Administration degree in marketing from the University of Wisconsin at Whitewater. Jill now has more time to enjoy running half marathons and skiing/snowboarding.

NEXT Meeting Date: **Thursday, November 2nd, 2017**

ArrowCreek Residents Center, 7 to 9 PM