



### **Important Metro 2<sup>®</sup> Announcement**

The [Consumer Data Industry Association \(CDIA\)](#) has updated the guidance within its Metro 2<sup>®</sup> [FAQ 58](#) pertaining to natural or declared disaster area reporting. This notice is to remind data furnishers how they can work with their customers relative to consumers' disaster-related financial problems. The Metro 2<sup>®</sup> announcement below is a reminder to all data furnishers that there is specific guidance available for furnishers who report information about (1) accounts affected by natural and declared disasters ([FAQ 58](#)), and (2) accounts in forbearance as a result of a natural or declared disaster, or for other reasons ([FAQ 45](#)). Please review this announcement and new guidance closely. For additional questions about data reporting in the Metro 2<sup>®</sup> Format, please contact CDIA and the Metro 2<sup>®</sup> Task Force at [metro2info@cdiaonline.org](mailto:metro2info@cdiaonline.org); or contact your consumer reporting agency representatives directly.

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### **Reporting Credit Account Information in the Metro 2<sup>®</sup> Format for Consumers Affected by Natural Disasters**

Consumer reporting agencies know that natural disasters occur across the United States from time to time. Institutions that furnish data to consumer reporting agencies in the Metro 2<sup>®</sup> Format are reminded that there is specific guidance in [FAQ 58](#) of the Credit Reporting Resource Guide<sup>®</sup> to assist with the reporting of account information for consumers affected by natural disasters.

You can find the [FAQ 58](#) and other relevant furnisher information on the [Metro 2<sup>®</sup> portion](#) of the CDIA website.

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### **Reporting Forbearance Information**

Forbearance is a period of time during repayment in which a borrower is permitted to temporarily postpone making regular monthly payments. The debt is not forgiven, but regular payments are suspended until a later time. As an example, forbearance may be granted if a borrower is experiencing temporary financial difficulty. The consumer may be making reduced payments, interest-only payments or no payments.

Institutions that furnish data to consumer reporting agencies in the Metro 2<sup>®</sup> Format are reminded that there is specific guidance in [FAQ 58](#) of the Credit Reporting Resource Guide<sup>®</sup> to assist with the reporting of accounts in forbearance as a result of a natural or declared disaster, or for other reasons.

You can find the [FAQ 58](#) and other relevant furnisher information on the [Metro 2<sup>®</sup> portion](#) of the CDIA website.