



FZDS
Flood Determinations
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Same great service. Brand new name. **CBCInnovis Flood Zone Determination Services** has announced a new name: **FZDS**, logo, and website. They are refreshing their brand but will remain committed to providing the same exceptional service our members have come to expect.

FZDS provides speedy and accurate **Flood Zone Determinations** with Life-of-Loan tracking to help bankers with National Flood Insurance Program (NFIP) compliance requirements. Due to the passage of the **Homeowner Flood Insurance Affordability Act 2014 (HFIAA)**, lenders have an increased awareness and focus on the need to be in compliance with Flood Act regulations. Now more than ever it's important for lenders to have a Flood Zone Determination provider that can partner with them as a compliance expert. Combining superior service and over half a century of expertise and certified by the **National Flood Determination Association**, **FZDS** is dedicated to providing the most comprehensive flood compliance options available. **FZDS** also offers instant data retrieval via interfaces within most loan origination software, online, or through email notification, and has created cutting edge advancements in flood technology to achieve unparalleled accuracy and quick turn times. Census Tract/HMDA data is available on all Flood Zone Determinations, as well as a Mapcopy product with aerial imagery to show all flood zones on or near the property.

FZDS has continually invested in its geographic information systems to stay at the leading edge of technology. An example of this is the parcel data FZDS maintains in its automated determination system. More than 100,000,000 addresses now have an associated parcel within the FZDS system allowing for over 80% of automated determinations to be made using the precise outline of the parcel instead of a buffered point.

A complete dedication to their customers helps **FZDS** to offer a superior flood zone determination service to **North Carolina Bankers Association** members at a **very low cost**. Set-up a test flood account with **FZDS** today to experience the ease of flood compliance. Contact Teri Sizemore at 419/660-8589, teri.sizemore@fzds.com to discuss your specific needs or Janice Royster, 800/662-7044, janice@ncbankers.org. Take a minute to check out their new website for a glimpse of the new look at www.fzds.com.