

Podcasts | December 12, 2024

# 12 Days of Regulatory Insights: Day 6 – Regulatory Shifts in Consumer Financial Services

## Regulatory Oversight Podcast

### SPEAKERS

[Lane R. Page](#) | [Michael Yaghi](#) | [Chris Willis](#)

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In the sixth episode of our *12 Days of Regulatory Insights* podcast series, Lane Page is joined by Mike Yaghi, a partner in the firm's Regulatory Investigations, Strategy + Enforcement (RISE) practice, and Chris Willis, co-leader of the firm's Consumer Financial Services Regulatory practice, to discuss the anticipated changes in federal and state oversight and enforcement within the consumer financial services industry.

Mike and Chris examine the potential for increased state enforcement in areas like consumer protection, junk fees, and consumer lending, especially if federal agencies like the CFPB and FTC become less aggressive under the new administration. They also highlight the growing scrutiny of AI, redlining, noncredit products, and bank partnership agreements by state regulators.

The episode underscores the compliance challenges companies face due to conflicting state laws and the broad application of state UDAP statutes.

## 12 Days of Regulatory Insights 2024

This 12-part series covers a variety of critical regulatory topics, offering insightful discussions from members of our Regulatory Investigations, Strategy + Enforcement practice group and State Attorneys General (AG) team.

Day 1 The Impact of the 2024 State AG Elections

Day 2 AI Under Scrutiny

Day 3 State AG Oversight in the Health Care Industry

Day 4 A Focus on the FCA

Day 5 Cannabis Chronicles

Day 6 Regulatory Shifts in Consumer Financial Services

Day 7 New Rules in Advertising

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