

2021 Consumer Financial Services Year in Review and a Look Ahead

CONTACTS

Michael E. Lacy

Consumer Financial Service Practice Group Leader Michael Lacy Announces the *CFS Year in Review and a Look Ahead*

2021 was a transformative year for the consumer financial services world. As we navigate an unprecedented volume of industry regulation, Troutman Pepper is uniquely positioned to help its clients find successful resolutions and stay ahead of the curve.

In this report, we share developments on auto finance, background screening, bankruptcy, consumer class actions, consumer credit reporting, cybersecurity and privacy, debt collection, fair lending, key trends and legislation in health care, mortgage, payment processing and cards, predatory lending, student lending, the Telephone Consumer Protection Act (TCPA), tribal lending, and the Uniform Commercial Code (UCC) and banking.

By remaining up to date on the latest industry trends and regulatory developments, clients seek out and rely on Troutman Pepper as a trusted resource to help tackle today's issues, while preparing for what lies ahead. We hope this report brings you value.



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