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# Auto Finance Year in Review, Part 2: Security Clearances, Supervisory Lines, and Connected Cars

## SPEAKERS

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In this second installment of *Moving the Metal: The Auto Finance Podcast's* 2025 auto finance year in review, hosts Brooke Conkle and Chris Capurso unpack three emerging risk hotspots: service member auto lending, changes to Consumer Financial Protection Bureau (CFPB) larger-participant supervision, and state vehicle data privacy laws. They break down the CFPB's 2025 Servicemember Auto Lending Report, proposed shifts to the auto larger-participant threshold, and New Jersey's first-of-its-kind vehicle data deletion law — along with what each development means for compliance programs, dealer oversight, and litigation risk. Tune in to hear how federal and state trends are reshaping auto finance risk and what companies should be doing now to stay ahead in 2026.

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