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Empire State of Scrutiny: The New York FAIR Act and Auto Lending

SPEAKERS

[Brooke K. Conkle](#) | [Christopher J. Capurso](#) | [William D. Foley, Jr.](#) | [Joseph M. DeFazio](#)

In this episode of *Moving the Metal: The Auto Finance Podcast*, hosts Brooke Conkle and Chris Capurso are joined by New York-based colleagues Bill Foley and Joe DeFazio to unpack the newly enacted New York FAIR Act (Fostering Affordability and Integrity through Reasonable Business Practices Act). They explain how the law fundamentally expands New York's unfair, deceptive, or abusive acts or practices regime (from "deceptive" to now "unfair" and "abusive" practices) broadens coverage to small businesses and nonprofits, and gives the attorney general extraterritorial enforcement tools. The discussion focuses on how auto dealers and finance companies are already being singled out by New York officials, the litigation and enforcement risks this creates, and practical compliance steps — especially around add-on products, sales practices, underwriting, and emerging technologies such as AI.

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