

# In Case You Missed It: Consumer Financial Services Law Monitor – April in Review

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We have posted several new topics to the [Consumer Financial Services Law Monitor](#) blog throughout the month of April. To read further, click on the titles below:

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## Consumer Financial Protection Bureau (CFPB)

[CFPB Finds Civil Judgments Are Not Evenly Distributed](#)

[Texas Bankers Challenge CFPB's Section 1071 Rule](#)

[At Interagency Event, CFPB Director Chopra Reinforces Commitment to Combatting Redlining in All its Forms](#)

[CFPB Continues to Press for Expanded Definition of Credit Transaction Under ECOA by Interjecting its Position in Pending Private Litigation](#)

[Financial Services Industry Groups Oppose CFPB's Proposed "Fine Print" Registry](#)

[CFPB Wins Big in California Federal Court: CashCall Fined \\$167 Million for CFPA Violations](#)

[CFPB Issues Tools to Help Small Businesses Navigate Section 1071 Final Rule](#)

[CFPB Issues Policy Statement on Abusive Conduct under the CFPA](#)

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## Auto Finance

[Fourth Circuit Affirms Dismissal Finding Dual-Purpose Auto Loan Not Covered by MLA](#)

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## Payment Processing + Cards

[OCC and FDIC Issue Separate Guidance on Overdraft Fees](#)

[CFPB Focusing on Increasing Competition in Credit Card Market](#)

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## Debt Buyers + Collectors

[Colorado Supreme Court Confirms Bankruptcy Discharge Does Not Trigger Statute of Limitations to Recover Debt](#)

[CFPB Issues Advisory Opinion on "Zombie Debt"](#)

[“Minor Procedural Missteps” in Collection Litigation Do Not Violate the FDCPA, District Court Holds](#)

[Utah’s H.B. 20 Signed into Law, Reducing Red Tape for Debt Collection Agencies](#)

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## **Federal Trade Commission (FTC)**

[Federal Agencies Issue Joint Statement on Potential for Unlawful Bias and Discrimination in Automated Systems](#)

[Supreme Court Unanimously Holds That Companies Can Bring Constitutional Challenges Against Federal Agencies in Court Without Exhausting Administrative Remedies](#)

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## **TCPA**

[Washington Robocall Bill Signed Into Law](#)

[The Ninth Circuit Reinforces Narrow Interpretation of ATDS under Borden Holding System Must Generate Random or Sequential Telephone Numbers to Constitute an ATDS](#)

[New Washington Bill Expands Protections Against Robocalls and Commercial Telephone Solicitations](#)

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## **Class Actions**

[No Standing for Injunctive Relief: Eleventh Circuit Vacates Brain Performance Supplement Class Action Settlement](#)

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## **Cryptocurrency + Fintech**

[New York Department of Financial Services Adopts Virtual Currency Assessments Regulation](#)

[DOJ Seizes Over \\$112 Million in Funds Linked to Cryptocurrency Investment Schemes](#)

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## **Regulatory Enforcement + Compliance**

[Colorado Introduces Bill to Opt Out of DIDMCA, Prevent Interest Rate Exportation](#)

[Courts Continue to Scrutinize ERISA Health Plan Benefit Denial Letters](#)

[FDIC Publication Focuses on Key Consumer Compliance Issues Identified During 2022](#)

[Georgia Legislature Passes Commercial Disclosure Legislation](#)

[California Federal Court Denies DFPI’s Motion to Dismiss: Finds Commercial Financing Disclosure Regulations May Violate First Amendment or Be Preempted](#)

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## **Podcasts**

[Recent Trends in Article III Standing](#)

[CFPB Request for Information About the Status of Data Brokers Under the Fair Credit Reporting Act](#)

[A Day in the Life of a Financial Services General Counsel](#)

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- [Financial Services Litigation](#)