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Articles + Publications | May 1, 2024

In Case You Missed It: Consumer Financial Services Law Monitor – April 2024 in Review

Our team published new content and podcasts to the *Consumer Financial Services Law Monitor* throughout the month of April. To catch up on posts and podcasts you may have missed, click on the links below:

Consumer Financial Services Trends

February 2024 Consumer Litigation Filings: Mixed Bag for New Filings

CFPB

CFPB Releases Special Edition of its Supervisory Highlights Focusing on Mortgage Servicers' Alleged "Junk Fees"

CFPB Enters Consent Order Against BloomTech Over Misleading Income-Share Agreements

CFPB Updates Risk-Based Nonbank Supervision Designation Process

CFPB Annual Report Sees Continued Increase in Consumer Reporting Complaints and Complaints Involving Fraudulent Activity, Student Loan Repayment Difficulties, and Auto Finance

Payment Processing + Cards

Will Resiliency Carry the Digital Asset Sector Through 2024?

Fifth Circuit Reverses Transfer of Credit Card Late Fee Rule Lawsuit to D.C.

Fifth Circuit Temporarily Halts Transfer of Credit Card Late Fee Rule Lawsuit

Sigue Corporation Ordered to Cease and Desist Operations

CFPB Warns Remittance Transfer Providers That Marketing About Speed and Cost Could Violate the CFPA

Texas District Court Transfers Credit Card Late Fee Rule Lawsuit to D.C.

Credit Reporting + Data Brokers

Missouri Federal Court Finds Plaintiff Lacks Standing to Challenge Compliance Condition Code on Consumer Report

CFPB Backs Connecticut and California Bills to Prohibit Medical Debt Reporting

General Counsel of the CFPB Delivers Remarks Focusing on Medical Collections and Tenant Screening

CFPB's Spring Edition of Its Supervisory Highlights Focuses on Consumer Reporting

California Attorney General Sponsors Bill Banning Credit Reporting of Medical Debt

FDCPA

New Jersey Federal Court Reviews Call Transcript to Dismiss FDCPA Complaint

California Federal Court Rules Undated Model Debt Violation Notice Does Not Violate the FDCPA

Troutman Pepper Weekly Consumer Financial Services Newsletter

Background Screening

HUD Issues Rulemaking Amending Regulations Governing Admission to Public Housing for Applicants with Criminal Records

Debt Buyers + Collectors

Minnesota House Passes Key Provisions of Debt Fairness Act

Class Actions

Ninth Circuit Reverses District Court, Sending Opportunity Financial Lawsuit to Arbitration

Fair Lending

DOJ Releases Final Rule on Web Content Accessibility Requirements for State and Local Governments Under Title II of the ADA

Small Dollar Lending

Kansas Becomes Fourth State to Enact Earned Wage Access Legislation

Weekly Newsletters

Troutman Pepper Weekly Consumer Financial Services Newsletter – Week of April 22, 2024

Troutman Pepper Weekly Consumer Financial Services Newsletter – Week of April 15, 2024

Troutman Pepper Weekly Consumer Financial Services Newsletter – Week of April 8, 2024

Troutman Pepper Weekly Consumer Financial Services Newsletter – Week of April 1, 2024

Podcasts

The Consumer Finance Podcast. Navigating the CFPB's Auto Finance Data Collection Initiative

The Consumer Finance Podcast: Overruling Chevron: A Potential Double-Edged Sword for the Financial Services Industry

Payment Pros: Tackling Credit Push Fraud: Understanding Nacha's Risk Management Package

The Consumer Finance Podcast: Navigating Facility Relocation: Legal and Practical Considerations

Payment Pros: Navigating the Corporate Transparency Act

The Consumer Finance Podcast: An In-Depth Analysis of the CFPB's Proposed Overdraft Rule

The Crypto Exchange: Will Resiliency Carry the Digital Asset Sector Through 2024: Navigating the 2023 Regulatory Landscape

FCRA Focus: Resolving FCRA Disputes With e-OSCAR: Insights from Joel Strickland

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