

In Case You Missed It: Consumer Financial Services Law Monitor – December 2022 in Review

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

Featured Posts/Client Alerts

[December 5 – Troutman Pepper Weekly Consumer Financial Services Newsletter](#)

[December 12 – Troutman Pepper Weekly Consumer Financial Services Newsletter](#)

[December 20 – Troutman Pepper Weekly Consumer Financial Services Newsletter](#)

[December 27 – Troutman Pepper Weekly Consumer Financial Services Newsletter](#)

Auto Finance

[FDIC Pursuing Disparate Impact Theory Against Auto Lenders Already Rejected by Congress](#)

Banking

[Federal Court Holds That Bank’s Arbitration Clause Fails for Lack of Meaningful Opt-Out](#)

CFPB

[CFPB Launches Its First Civil Investigation of a Crypto Firm](#)

[CFPB Report Finds Only Small Fractions of Activated Guard and Reserve Servicemembers Receive SCRA Interest Rate Reductions](#)

[CFPB Intends to Clear Way for New State Laws Requiring Cost Disclosures in Commercial Transactions](#)

[2020 HMDA Final Rule Partially Vacated: Closed-End Loan Reporting Threshold Lowered](#)

[CFPB Publishes Notice of Proposed Rulemaking Signaling Intent to Create Registry of Repeat Offenders](#)

[State AGs With Opposing Objectives File Separate Amicus Briefs Urging Supreme Court to Grant Cert in CFPB Funding Appeal](#)

[Massachusetts AG Reaches \\$600K Settlement With Debt Settlement Payment Processor](#)

Cryptocurrency

[OFAC Settles With Kraken for \\$362,158: Maximum Penalty Avoided](#)

[Help Us Regulate Crypto: Concerned Senator Sherrod Brown asks Treasury Secretary for Help After FTX Collapse](#)

[Senators Introduce Bill to Extend Anti-Money Laundering Rules to Cryptocurrency](#)

Debt Buyers + Collectors

[Arizona State Court Issues Show Cause Order: Will Review Constitutionality of Arizona Protection from Predatory Debt Collection Act](#)

[Connecticut Department of Banking Fines Law Firm \\$100,000 for Collecting Without a License](#)

[Tenth Circuit Affirms Dismissal of FDCPA Mailer-Vendor Claims](#)

[Filing Motion to Dismiss in State Court Waived Right to Removal, Holds Fourth Circuit](#)

Mortgage Lending

[Supreme Court to Hear Arguments on Biden's Student Loan Forgiveness Plan](#)

Regulatory Enforcement + Compliance

[FCC Opens Call Spoofing Complaint Portal to Private Entities](#)

[California DFPI Announces Modifications to Proposed Rules Relating to Companies' Responses to Consumer Complaints](#)

TCPA

[Finally, The Ninth Circuit Endorses Narrower Definition of Automatic Telephone Dialing System Under the TCPA](#)

[Ninth Circuit Reaffirms Borden Interpretation of ATDS](#)

Podcasts

[Bankruptcy Filings Among Crypto Exchanges: Is This a Sign of the Future?](#)

[What Is Mass Arbitration and How Should Companies Protect Themselves?](#)

What to Do When a Phishing Attack Happens to You

New Consumer Bankruptcy Reform Act Implications and the 2023 Congressional Outlook

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