

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

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

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### **BANKING**

[CFPB Releases Semiannual Regulatory Agenda Amid House Financial Services Committee Leaders' Calls to Halt Rulemaking](#)

[NCUA Issues Guidance to Federal Credit Unions on Overdraft and NSF Fee Practices](#)

[OCC Releases Updated UDAAP Supervision and Examination Procedures Booklet](#)

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### **CONSUMER FINANCIAL SERVICES**

[October 2024 Consumer Litigation Filings: Everything Up](#)

[September 2024 Consumer Litigation Filings: Mostly Down for Month But Still Up YTD](#)

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### **CONSUMER FINANCIAL PROTECTION BUREAU (CFPB)**

[CFPB Urges Other Regulators to Take Action on So-Called Bait-and-Switch Credit Card Rewards Tactics](#)

[CFPB Releases Supervisory Highlights Focusing on Student Loan Practices](#)

[CFPB Finalizes Rule on Overdraft Fees for Large Financial Institutions](#)

[CFPB Initiates FCRA Rulemaking to Address Coerced Debt](#)

[Texas Federal Court Denies CFPB's Motions and Finds Plaintiffs Likely to Succeed on the Merits in Significant Credit Card Late Fee Rule Decision](#)

[CFPB Finalizes Rule on Federal Oversight of Digital Payment Apps](#)

Federal and State Financial Agencies Issue Guidance on Elder Financial Exploitation

The CFPB Proposes New FCRA Rule to Dramatically Expand Its Scope, Though Finalization is Unlikely

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## **MORTGAGE LENDING**

Troutman Represents all Fifty States Bankers Associations in D.C. in Tenth Circuit DIDMCA Opt-Out Litigation

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## **DEBT BUYERS + COLLECTORS**

Sixth Circuit Confirms No FDCPA Violation for Debt Collection Within the Statute of Limitations

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## **REGULATORY ENFORCEMENT + COMPLIANCE**

FTC and Illinois AG Secure \$20M Settlement with Leader Automotive Group Over Allegedly Deceptive Practices

Eleventh Circuit Judges Question FCC's One-to-One Consent Rule

FTC Releases Final Junk Fee Rule, Modified to Target Live-Event Tickets and Short-Term Lodging

FTC Distributes \$540,000 in Refunds to Victims of Deceptive Debt Collection Scheme

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## **PODCASTS**

The Consumer Finance Podcast – Uncovering Disparities: The CFPB's Small Business Lending Study

The Consumer Finance Podcast – What Financial Services Companies Need to Know in a Second Trump Administration

The Consumer Finance Podcast – The CFPB's Nonbank Registry Rule: Challenges and Implications

The Crypto Exchange Podcast – Understanding the DFPI's Proposed Rules: A Deep Dive Into California's Digital Financial Assets Law

FCRA Focus Podcast – The FHA's Impact on Consumer Reporting Agencies

Moving the Metal: The Auto Finance Podcast – 2024 Privacy Trends and Their Impact on Auto Finance

The Payment Pros Podcast – Understanding the DFPI's Proposed Rules: A Deep Dive Into California's Digital Financial Assets Law

The Payment Pros Podcast – Navigating CFPB Enforcement: Key Takeaways From the Global Tel Link Consent Order

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## **NEWSLETTERS**

Weekly Consumer Financial Services Newsletter – Week of December 23, 2024

Weekly Consumer Financial Services Newsletter – Week of December 16, 2024

Weekly Consumer Financial Services Newsletter – Week of December 9, 2024

Weekly Consumer Financial Services Newsletter – Week of December 2, 2024

## **RELATED INDUSTRIES + PRACTICES**

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