

Articles + Publications | January 6, 2025

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

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:

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](#)

CONSUMER FINANCIAL SERVICES

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

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

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

MORTGAGE LENDING

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

DEBT BUYERS + COLLECTORS

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

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

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

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](#)

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