

## In Case You Missed It: Consumer Financial Services Law Monitor – December 2025 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**

[OCC Issues Preliminary Findings on Its Supervisory Review of Large Banks' "Debanking" Activities](#)

[From "Operation Chokepoint 2.0" to Fair Banking: What the House Report Alleges and How the OCC Responded](#)

### **CONSUMER FINANCE LITIGATION**

[November 2025 Consumer Litigation Filings: Everything Down](#)

[D.C. Circuit Grants Rehearing En Banc in \*NTEU v. CFPB\*, Vacates Panel Decision](#)

[October 2025 Consumer Litigation Filings: Another Mixed Bag, But Up Over 2024](#)

### **CONSUMER FINANCIAL PROTECTION BUREAU**

[Federal District Court Clarifies CFPB Injunction, Rejects OLC Funding Theory](#)

[CFPB Reportedly Plans to Scrap Biden-Era Guidance on Immigration Status in Lending](#)

[What the CFPB's New Buy Now, Pay Later Market Report Shows](#)

[CFPB Signals Issuance of Interim Final Rules on Section 1071 and Section 1033 Amid Funding Constraints](#)

[Nonprofits Sue to Force CFPB to Accept Funding from the Federal Reserve](#)

### **CRYPTOCURRENCY**

[CUA Moves GENIUS Act Rulemaking to OMB, Kicking Off Implementation Process](#)

[Senate Agriculture Committee's Bipartisan Draft Would Give the CFTC Exclusive Jurisdiction Over "Digital Commodities"](#)

### **DEBT BUYERS + COLLECTORS**

[New York Enacts Coerced Debt Law Protecting Survivors of Economic Abuse](#)

## **HEALTH CARE**

[Colorado Law Adopting Uniform Utilization Review Standards for Behavioral Health Treatment Goes into Effect January 1, 2026](#)

[HRSA's 340B "Rebate Pilot" Faces APA Challenge](#)

[States Tighten Oversight of Private Equity in Health Care](#)

[Ninth Circuit Reaffirms Broad ERISA Preemption Regardless of Concurrent ERISA Claim](#)

## **MORTGAGE LENDING AND SERVICING**

[No Reset, No Relief: NY Court of Appeals Confirms FAPA's Reach](#)

## **REGULATORY ENFORCEMENT + COMPLIANCE**

[Wisconsin Lawmakers Propose "True Lender" Test and 36% APR Cap for Consumer Loans](#)

[New Jersey Adopts Disparate Impact Rules Under LAD, With Broad Reach Across Housing, Lending, Employment, And Other Fields, With Specific Guidance On AI](#)

[White House Issues Executive Order Outlining a National Policy Framework for AI](#)

## **STATE ATTORNEYS GENERAL**

[Blue-State AGs Tap Rohit Chopra to Lead Consumer Protection Working Group](#)

## **PODCASTS**

[The Consumer Finance Podcast – The Trump Administration's Debanking Initiative: Risk Mitigation, Regulatory Deadlines, and Sanctions for Noncompliance](#)

[The Consumer Finance Podcast – Point-of-Sale Finance Series: The Holder Rule at 50](#)

[The Consumer Finance Podcast – Point-of-Sale Finance Series: Solar Finance Under the Microscope](#)

[FCRA Focus – Inside the Homebuyers Privacy Protection Act: A Conversation With the Mortgage Bankers Association](#)

[Moving the Metal: The Auto Finance Podcast – New Year, New Surprises? 2026 Resolutions for Dealers and Auto Finance Companies](#)

[Moving the Metal: The Auto Finance Podcast – Deck the Halls, Not the Trade Lines: Auto Fraud Talk](#)

Payments Pros Podcast – Point-of-Sale Finance Series: Solar Finance Under the Microscope

## **NEWSLETTERS**

Weekly Consumer Financial Newsletter – Week of December 22, 2025

Weekly Consumer Financial Newsletter – Week of December 15, 2025

Weekly Consumer Financial Newsletter – Week of December 8, 2025

Weekly Consumer Financial Newsletter – Week of December 1, 2025

## **RELATED INDUSTRIES + PRACTICES**

- Consumer Financial Services