

Articles + Publications | January 5, 2026

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

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](#)

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