

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

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

FEATURED POSTS/CLIENT ALERTS

[Troutman Pepper Weekly Consumer Financial Services COVID-19 Newsletter](#)

[A Sign of Things to Come? FDCPA, FCRA, and TCPA Filings Increase in January 2022 Compared to Same Time Period Last Year](#)

[Troutman Pepper Weekly Consumer Financial Services COVID-19 Newsletter](#)

[Troutman Pepper Weekly Consumer Financial Services COVID-19 Newsletter](#)

[Troutman Pepper Expands Financial Services Practice with Addition of Nationally Recognized Consumer Financial Services Group](#)

[Troutman Pepper Weekly Consumer Financial Services COVID-19 Newsletter](#)

CLASS ACTION

[TCPA: Ninth Circuit Rejects Duguid’s “Footnote Seven” Argument, Holding That Storage of a Pre-Produced List Does Not Turn a System Into an ATDS](#)

[Post-Facebook v. Duguid: Lower Courts Speak](#)

AUTO FINANCE

[New Jersey District Court Dismisses Claims Brought under the FCRA After Data Breach Incident](#)

[First Amendment Challenge to Restriction on Public Access to Electronic Court Records Advances](#)

[Troutman Pepper Boosts Incident Response Team with Addition of Privacy and Data Protection Partner Kamran Salour in Orange County](#)

[Drivers’ Telematics Violates BIPA](#)

CYBERSECURITY, INFORMATION GOVERNANCE, AND PRIVACY

[California Lawmakers Propose Two Bills to Exempt Employee and B2B Data From Scope of CPRA](#)

[UK Releases Three New Documents Clarifying International Data Transfers](#)

[No Pain No Gain – Magistrate Judge Recommends Dismissal of Data Breach Suit Where Medical Information Was at Issue](#)

[Financial Crimes Enforcement Network Makes Ransomware a Priority](#)

[Solidifying Security Systems Standards](#)

MORTGAGE LENDERS AND SERVICERS

[Fourth Circuit Clarifies What Constitutes a QWR Under RESPA](#)

FAIR LENDING

[California District Court Approves \\$53 Million Fannie Mae Settlement of Housing Discrimination Lawsuit](#)

BACKGROUND SCREENING

[Federal Court Grants Summary Judgment Holding Reporting of Loan During COVID-19 Forbearance as Accurate](#)

[Federal Court Remands Case Holding That ICRAA Statutory Damages Limited to One Penalty Per Background Report](#)

CFPB

[CFPB Outlines Options to Prevent Algorithmic Bias in Home Valuations](#)

[CFPB Releases List of “Consumer Reporting Companies” and Encourages Consumers to File More FCRA Suits](#)

[CFPB Updates Exam Procedures for Remittance Transfers](#)

[CFPB Constitutional Questions Persist](#)

[CFPB Requests Comment on Buy Now, Pay Later Inquiry](#)

DEBT BUYERS AND COLLECTORS

[Hunstein Oral Arguments: Eleventh Circuit Weighs Use of Third-Party Vendors in Debt Collection](#)

[Transmission of Consumer Information to Vendor May Constitute Violation of FDCPA](#)

[How Long Is Too Long? District Court Holds Motion to Dismiss Stage Cannot Decide FDCPA's Exception for Lack of Response From Debtor's Attorney](#)

[Ninth Circuit Partially Reverses Grant of Summary Judgment in Favor of Debt Collector in FDCPA Case](#)

PAYMENT PROCESSING AND CARDS

[Multiple Pieces of Legislation Swirling Around Virtual Currencies](#)

[Financial Stability Board Issues Report Assessing Risks to Financial Stability From Crypto-Assets](#)

[Government Efforts to Address Cryptocurrencies Ramp Up as Federal Reserve Releases Report on Digital Currency](#)

CREDIT REPORTING AND DATA BROKERS

[TransUnion to Offer Credit Checks for Blockchain Lenders](#)

[Ninth Circuit Affirms Summary Judgment for CRA in Seven-Year Look-Back Case](#)

[Year-End Report Reveals Continuing Trend of Increased FCRA Filings in 2021](#)

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