

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

[February 6 – Troutman Pepper Weekly Consumer Financial Services Newsletter](#)

[February 16 – Troutman Pepper Weekly Consumer Financial Services Newsletter](#)

[February 21 – Troutman Pepper Weekly Consumer Financial Services Newsletter](#)

[February 27 – Troutman Pepper Weekly Consumer Financial Services Newsletter](#)

Arbitration

[California Court of Appeals Suggests Electronic Signatures Require Additional Proof for Authentication](#)

[Tenth Circuit Holds Arbitration Provision in ERISA Plan Document Unenforceable](#)

Auto Finance

[CFPB Issues Data Requests to Major Auto Lenders](#)

Background Screening

[California Federal Court Rules Employer’s Background Check Disclosures Meet FCRA Requirements](#)

Banking

[Federal Regulators Urge The Appraisal Foundation to Revise Uniform Standards to Explicitly Prohibit Discrimination](#)

[Banking Industry Requests 18 Month Extension to Comply with Amended Regulation II](#)

[State of the Union Address Highlights Governmental Focus on Elimination of So-Called “Junk Fees”](#)

[Federal Regulators Issue Statement Highlighting Liquidity Risks of Crypto-Asset Related Entities](#)

Bankruptcy

[Seventh Circuit Overturns Bankruptcy Precedent, Finds Transfer Occurs When Money is Paid](#)

[Bankruptcy Court Sanctions Collections Firm for Attempting to Collect Discharged Debt](#)

[Supreme Court Holds Debtor Who is Liable for Fraud Cannot Discharge That Debt in Bankruptcy](#)

CFPB

[Year-End Report Reveals Continuing Trend of Increased FCRA and Decreased FDCPA and TCPA Filings in 2022](#)

[CFPB Proposes to Dramatically Cut Safe Harbor for Credit Card Late Fees](#)

[Navigating Mortgage Servicing Through the Slow-Moving Homeowner Assistance Fund](#)

[CFPB Argues that Regulation E Applies to Pandemic Unemployment Benefits Paid Via Prepaid Cards](#)

[Illinois Federal Court Dismisses CFPB's Case Against Townstone Financial, Finding ECOA Does Not Extend to Prospective Applicants](#)

[Michigan Federal Court Finds Conflicting Records Concerning Request to Remove Disputed Debt Status Creates Issue of Fact in FDCPA Case](#)

[CFPB Issues Guidance on Mortgage "Comparison Shopping" Platforms](#)

[CFPB Report Finds Decline in Debt in Collections Appearing on Consumer Reports](#)

[CFPB Improves Services for Consumers with Limited English Proficiency](#)

[CFPB Suggests Anti-Competitive Motive Behind "Suppressed" Credit Card Payment Reporting](#)

[TransUnion In "Active Settlement Discussions" with CFPB and FTC Over Tenant Screening](#)

[FTC Provides CFPB With Annual Report of ECOA Activities](#)

[The CFPB and FTC Continue to Focus on Tenant Screening](#)

Class Actions

[Consumer Advocates Respond to DentalPlans's FCC Petition Regarding Membership Renewal Calls](#)

[Illinois Supreme Court Rules BIPA Claims Accrue With Each Scan](#)

Credit Reporting + Data Brokers

[Florida Federal Court Emphasizes Legal Disputes Do Not Give Rise to a Private Right of Action Against Furnishers](#)

[Fourth Circuit Finds No Article III Standing in Privacy Case](#)

Cryptocurrency + Fintech

[“Consumers deserve to understand better the investment they are making”: Senate Banking Committee Probes a Regulatory Framework for Digital Assets After the Implosion of FTX](#)

Debt Buyers + Collectors

[Amended TCPA Exemptions Rule Published](#)

[New York Federal Court Grants Summary Judgment in FDCPA Letter Case Due to Absence of Standing](#)

[Hunstein Dismissed](#)

[No More Confusion: New York Federal Court Finds Communications Between Attorneys Are Not Actionable Under the FDCPA](#)

FDCPA

[Court Rejects Debt Collector’s Statutory Interpretation of FDCPA Debt Validation Provision](#)

Federal Trade Commission (FTC)

[FTC Sues VoIP Service Providers over Robocalls Pitching Allegedly Phony Debt Relief Services](#)

[Department of Education Announces Required Cybersecurity Updates for Postsecondary Institutions to Comply with the Safeguards Rule](#)

Mortgage Lending

[Virginia Considering Legislation to Permit Remote Work for Employees of Licensed Mortgage Lenders and Brokers](#)

Military Lending

[Utah Legislature Considers Military Lending Bill](#)

Payday Lending

[Supreme Court to Hear CFPB Funding Case](#)

Regulatory Enforcement + Compliance

[CMS Publishes Final Rule Increasing Government Authority to Recover Overpayments from Medicare Advantage Plans](#)

[New York Adopts Commercial Financing Transaction Disclosure Requirements](#)

[Did the DOL Claims Procedure Regulations Abrogate the Substantial Compliance Doctrine?](#)

Podcasts

[Commercial Financing Regulatory Developments](#)

[Crypto Year in Review 2022: CFPB and FTC Enforcement Trends](#)

[2022 Year in Review and Look Ahead Crossover With The Consumer Finance Podcast](#)

[Crypto Year in Review 2022: Federal Reserve and Central Bank Digital Currencies and FDIC/OCC Regulatory Developments](#)

[CFPB-New York AG Lawsuit Analyses Against Subprime Auto Financer](#)

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