

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

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Our team published new content and podcasts to the [Consumer Financial Services Law Monitor](#) throughout the month of February, including our *2023 Consumer Financial Services Year in Review and A Look Ahead*. To catch up on posts and podcasts you may have missed, click on the links below:

### 2023 Year in Review

[Troutman Pepper Publishes 2023 Consumer Financial Services Year in Review and A Look Ahead](#)

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### Consumer Financial Protection Bureau (CFPB)

[Republican Representatives Urge CFPB to Revisit Proposed Payment App Rule](#)

[CFPB Issues First Report on Results of Its Updated Terms of Credit Card Plans Survey](#)

[A CFPB First: Bureau Publicly Asserts “Dormant” Supervisory Authority Over Company](#)

[CFPB Reports on Student Borrowers’ Experiences During Return to Loan Repayment](#)

[Comment Period on CFPB’s Auto Finance Data Project Closing Soon](#)

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### Telephone Consumer Protection Act (TCPA)

[Fourth Circuit Denies Class Certification Based on Lack of Ascertainability Due to Online Fax Services Being Outside TCPA’s Statutory Scope](#)

[FCC Rules AI-Generated Voices Fall Under TCPA Restrictions](#)

[Pennsylvania District Court Finds No Personal Liability Under the TCPA](#)

[New TCPA Rules: Revoking Consent to Robocalls and Robotexts](#)

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### Debt Buyers + Collectors

[Third Circuit Finds Pennsylvania’s Consumer Discount Company Act Does Not Apply to Debt Collectors](#)

[Bank and Loan Servicer Move to Dismiss Purported Class Action Asserting Violations of Georgia Usury Law and RICO](#)

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## **Fair Credit Reporting Act (FCRA)**

[Nevada Federal Court Declines to Decide at Summary Judgment Stage Whether Pre-Dispute Investigation Was Sufficient to Satisfy FCRA](#)

[Supreme Court Holds Government Agencies are Not Immune from FCRA Liability](#)

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## **Credit Reporting Agencies**

[Kentucky Introduces Legislation Requiring CRAs to Obtain Express Consumer Consent Prior to Furnishing a Consumer Report or Credit Score](#)

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## **Federal Trade Commission (FTC)**

[FTC Issues Supplemental Rulemaking to Combat Impersonation Fraud](#)

[FTC Says Unilateral Policy Changes for AI Product Development Could be Unfair or Deceptive](#)

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## **State Regulations**

[Arizona, Kentucky, and Hawaii Become Latest States to Introduce Legislation to Regulate Earned Wage Access Products](#)

[Illinois Introduces Third-Party Dental Financing Bill](#)

[Rhode Island and Minnesota Latest States with Bills Opting Out of Federal Banking Law Allowing Interest Rate Exportation](#)

[Virginia House Bill 418 Could Authorize Class Action Lawsuits in the Commonwealth](#)

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## **Regulatory Enforcement + Compliance**

[AAA Adopts New Mass Arbitration Rules](#)

[A Closer Look at NCUA's Consumer Financial Protection and Compliance Expectations](#)

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## **Mortgage Lending**

[Idaho Bankruptcy Court Holds that Later-Recovered Assets Revert to Borrower Absent Plan Provision to the Contrary](#)

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## **Student Lending**

[Department of Education Cancels \\$5B More in Unpaid Student Loans](#)

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## **Podcasts**

*The Consumer Finance Podcast – Year in Review and a Look Ahead*

*The Consumer Finance Podcast – Year in Review and a Look Ahead: Fintech Developments*

*The Consumer Finance Podcast – Year in Review and a Look Ahead: Navigating the Debt Collection Landscape*

*The Consumer Finance Podcast – Year in Review and a Look Ahead: Unraveling the Threads of Class Action Litigation*

*The Consumer Finance Podcast – Year in Review and a Look Ahead: The Evolving Landscape of Background Screening and Credit Reporting*

*The Consumer Finance Podcast – Status of the DOJ's Combatting Redlining Initiative*

*The Consumer Finance Podcast – Understanding the CFPB's Proposed Digital Payments Larger Participants Rule and Its Implications for Digital Assets*

*The Consumer Finance Podcast – Avoiding Auto Finance Pitfalls Under the FTC's New CARS Rule*

*Payments Pros Podcast – 2023 Payments Year in Review: Subscriptions, FedNow, and More!*

*Payments Pros Podcast – 2023 Payments Year in Review: CFPB and FTC Regulatory Trends*

*Payments Pros Podcast – Exploring the Potential of Georgia's Merchant Acquirer Limited Purpose Bank Charter*

*The Crypto Exchange Podcast – Unraveling the Crypto Code: California's New DFAL Explained*

*The Crypto Exchange Podcast – Understanding the CFPB's Proposed Digital Payments Larger Participants Rule and Its Implications for Digital Assets*

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## **Weekly Newsletters**

*Troutman Pepper Weekly Consumer Financial Services Newsletter – Week of February 26, 2024*

*Troutman Pepper Weekly Consumer Financial Services Newsletter – Week of February 12, 2024*

*Troutman Pepper Weekly Consumer Financial Services Newsletter – Week of February 19, 2024*

*Troutman Pepper Weekly Consumer Financial Services Newsletter – Week of February 5, 2024*

## **RELATED INDUSTRIES + PRACTICES**

- Consumer Financial Protection Bureau (CFPB)
- Consumer Financial Services
- Digital Assets + Blockchain

- Fair Credit Reporting Act (FCRA)
- Fair Debt Collection Practices Act (FDCPA)
- Telephone Consumer Protection Act (TCPA)