

In Case You Missed It: Consumer Financial Services Law Monitor – February 2025 in Review

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

AUTO FINANCE

[California Introduces Its Version of the CARS Act Signaling a New Wave of State Regulation for Auto Dealers](#)

BANKING

[Virginia's SB 1252: Potential Impact on Banks and Fintechs](#)

[Patriot Bank and OCC Sign Agreement to Strengthen Oversight and Payment Activities](#)

[Sixth Circuit Affirms Dismissal of FDCPA Claims for Lack of Standing, But for Lack of a Causal Connection](#)

[FDIC Acting Chairman Hill Supports Modernizing Customer Identification Program Requirements](#)

CONSUMER FINANCIAL SERVICES

[Troutman Pepper Locke Publishes 2024 Consumer Financial Services Year in Review and A Look Ahead](#)

CONSUMER FINANCIAL PROTECTION BUREAU (CFPB)

[Court Issues “Pause” in NTEU Lawsuit Against CFPB](#)

[Yet Another Leadership Change at the CFPB: Jonathan McKernan Nominated as Director](#)

[Texas Federal Court Orders CFPB to File Status Report Following Leadership Change](#)

[New Leadership and Dramatic Changes at the CFPB: Future of the Bureau Uncertain](#)

[CFPB Continues “Pausing” Litigation: This Time in Medical Debt Rule Litigation](#)

[CFPB Files “Emergency Notice” in 1071 Final Rule Case and Does Not Oppose Stay of the 1071 Rule; Agency Also Seeking a “Pause” in Other Litigation](#)

[Trump Fires CFPB Director Rohit Chopra, Announces Bessent as Successor](#)

CRYPTOCURRENCY + FINTECH

Congress Narrows in on Stablecoin Legislation: An Analysis of the STABLE and GENIUS Acts

Third Circuit Demands Greater Clarity from SEC Regarding Digital Asset Regulation

DEBT BUYERS + COLLECTORS

Illinois Federal Court Dismisses FDCPA Letter Case for Lack of Subject Matter Jurisdiction

REGULATORY ENFORCEMENT + COMPLIANCE

Compliance Deadlines for the 1071 Rule are Tolerated — But for an Unspecified Period of Time — Amid Legislative Efforts to Repeal the Underlying Statute

Senators Sanders and Hawley Propose Legislation Capping Credit Card Interest Rates

TELEPHONE CONSUMER PROTECTION ACT (TCPA)

National Consumers League and Small Business Owners Move to Intervene in FCC “One-to-One Rule” Case

FCC Proposes \$4.5 Million Fine Against Telnix LLC for Alleged Robocall Violations

Eleventh Circuit Re-Opens TCPA “Lead Generator Loophole” and Signals Further Erosion of Judicial Deference to Administrative Rules

PODCASTS

The Consumer Finance Podcast – The Latest on Junk Fees and New York’s Foreclosure Abuse Prevention Act

The Consumer Finance Podcast – State Regulators Step Up: Responding to the CFPB’s New Leadership

The Consumer Finance Podcast – Deposit Account Litigation: Highlights From 2024 and What to Expect in 2025

The Consumer Finance Podcast – UDAAP and Fair Lending Developments: 2024 Year-in-Review and 2025 Predictions

FCRA Focus Podcast – FCRA Regulatory Year in Review

Moving the Metal: The Auto Finance Podcast – The Future of Auto Dealership Compliance: A Conversation With Tom Kline

Moving the Metal: The Auto Finance Podcast – From Federal to Local: CFPB’s Blueprint for State Regulators

[Payments Pros Podcast – 2024 Payments Year in Review: CFPB and FTC Regulatory Trends – Part Four](#)

[Payments Pros Podcast – 2024 Payments Year in Review: CFPB and FTC Regulatory Trends – Part Three](#)

[Payments Pros Podcast – 2024 Payments Year in Review: CFPB and FTC Regulatory Trends – Part Two](#)

NEWSLETTERS

[Weekly Consumer Financial Newsletter – Week of February 25, 2025](#)

[Weekly Consumer Financial Newsletter – Week of February 17, 2025](#)

[Weekly Consumer Financial Newsletter – Week of February 10, 2025](#)

[Weekly Consumer Financial Newsletter – Week of February 3, 2025](#)

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