

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

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

### FEATURED POSTS

[Game On! Biden Nominates Chopra to Lead the CFPB](#)

[OCC Finalizes Rule Requiring Large Banks to Provide Fair Access to Services, Capital, and Credit](#)

[More Privacy Please](#)

[7th Circuit Challenges Whether Plaintiffs Had Standing in Recent District Court Cases](#)

[U.S. District Court Invalidates Two Provisions of the CFPB's Prepaid Rule: The Disclosure Clauses and the Thirty-Day Credit Linking Restriction](#)

[Troutman Pepper Weekly Consumer Financial Services COVID-19 Newsletter – January 25, 2021](#)

[Troutman Pepper Weekly Consumer Financial Services COVID-19 Newsletter – January 19, 2021](#)

[Troutman Pepper Weekly Consumer Financial Services COVID-19 Newsletter – January 11, 2021](#)

[Troutman Pepper Weekly Consumer Financial Services COVID-19 Newsletter – January 4, 2021](#)

### BACKGROUND SCREENING

[Professional Background Screening Association Wins Freedom of Information Appeal Against Arkansas Clerk of Court](#)

### CLASS ACTIONS

[No Federal Court Standing for Data Breach Claims Alleging Theft of Non-Sensitive Personal Information](#)

[Ohio State Court Rules That Healthcare Clinics and Hospitals Are Not Exempt From Ohio's Consumer Sales Practices Act](#)

[Storytelling & Professional Plaintiffs: The District Court for the Northern District of Texas Denies Class Certification in TCPA Case](#)

## **CREDIT REPORTING AND DATA BROKERS**

[Context Matters: Court Grants Summary Judgment for Defendant and Emphasizes that Entire Tradeline Must be Analyzed in FCRA Claims](#)

[Home Security Company Will Pay \\$600,000 Civil Penalty in FCRA Settlement for Failing to Provide Risk-Based Pricing Notice](#)

[Factually v. Legally Inaccurate Information, The Difference Matters: Court Rejects FCRA Claims Based on Disputed Legal Issue](#)

[Federal Preemption Does Not Always Constitute Grounds For Removal: Court Rejects Removal Based On FCRA And FDCPA Preemption Claims](#)

## **CYBER SECURITIES, INFORMATION GOVERNANCE AND PRIVACY**

[Photo Storage App Agrees to Erase Biometric Data to Resolve FTC Claims](#)

[Too Much Individuality: Central District of Illinois Declines to Certify Class in Data Incident Case](#)

## **DEBT BUYERS AND COLLECTORS**

[Ambiguity in Debt Collection Letters: The United States District Court for the Middle District of North Carolina Denies Motion to Dismiss FDCPA Class Action Claim](#)

[Service Fee Language in Debt Collection Letters: District Court for the Eastern District of California Grants Defendants' Motion to Dismiss FDCPA Claims](#)

[Colorado's Moratorium On "Extraordinary" Collection Actions Extended Until June 2021](#)

[Reasonable Procedures and The Bona Fide Error Defense: District Court for the Southern District of Indiana Grants Summary Judgment to Defendant in FDCPA Case](#)

## **MORTGAGE LENDERS AND SERVICERS**

[The CFPB Revises Reg. Z's Qualified Mortgage Loan Criteria in Anticipation of the GSE Patch's Expiration](#)

## **STATE ATTORNEYS GENERAL, CFPB AND FTC**

[State Attorneys General File Suit Against OCC, Alleging History May Repeat Itself](#)

[Out With the Old, In With the Old? Dave Uejio as Acting CFPB Director Until Rohit Chopra is Confirmed and Sworn In](#)

[Maryland Attorney General Report Details Recommendations to Assist Residents in COVID-19 Recovery](#)

[Washington State AG Pushes for Increased Penalties for Consumer Violations](#)

[FTC Holding Identity Theft Awareness Week February 1-5, 2021](#)

## **TCPA**

[One Ringless Voicemail: On Appeal, Eleventh Circuit Affirms District Court Holding on Article III Standing in TCPA Case](#)

[One Ring Too Many – FCC Caps Number of Exempt TCPA Calls](#)

[District Court Finds Calls to Cell Phones Do not Violate the TCPA's Prohibition Against Telephone Solicitations to Residential Telephone Subscribers](#)

[Summary Judgment & Shifting the Burden of Proof: Court Grants Summary Judgment for Plaintiff and Denies Summary Judgment for Defendant in FDCPA and TCPA Case](#)

[Northern District of California Refuses to Examine Declaratory FCC Ruling for Validity in TCPA Class Case](#)

[District Court Relies on “Capacity” Issue in Denying Debt Collector Summary Judgment Under TCPA](#)

[FCC Holds Calls About Free Clinical Pharmaceutical Trials Are Not “Advertising” Under the TCPA](#)

[President Biden Calls on Rosenworcel as Acting FCC Chair](#)

## **ONLINE LENDING**

[Online Retailer Settles with State Attorneys General Over Security Incident](#)

## **EVENTS**

[2021 Mid-Year Legislative & Regulatory Conference](#)

[Please Join Us for the Virtual PBSA Mid-Year Legislative & Regulatory Conference on April 19 – 20, 2021](#)

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- [Financial Services Litigation](#)