

## 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 January. To read further, click on the titles below:

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### FEATURED POSTS/CLIENT ALERTS

[2021 Consumer Financial Services Year in Review & A Look Ahead](#)

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

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[Consumer Protection Cases and Policy to Watch in 2022](#)

[Stablecoins and Beyond: 2022 Digital Asset Legislation Landscape](#)

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### TCPA

[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](#)

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### CYBERSECURITY, INFORMATION GOVERNANCE, AND PRIVACY

[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](#)

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## PAYMENT PROCESSING AND CARDS

[Florida Office of Financial Regulation Issues DeFi Advisory](#)

[House Committee on Financial Services Holding Stablecoins Hearing in February](#)

[President Biden's Working Group on Financial Markets Issues Report on Stablecoins](#)

[SoFi Gets OCC Approval to Acquire National Bank — But Must Stay Away From Crypto](#)

[GAO Report Indicates Tightening Regulations Coming on Crypto ATMs](#)

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## STATE ATTORNEYS GENERAL, CFPB, AND FTC

[Indiana Attorney General Reiterates Policy Priority to Pursue Robocallers](#)

[CFPB Bans Third-Party Payment Processor and Its Founder for Ignoring Fraud and Supporting Scammers](#)

[The Holder Rule and Attorneys' Fees: The FTC Speaks](#)

[GLBA Safeguards Rule Amendments Become Effective — December 2022 Compliance Countdown for Key Provisions Begins](#)

[Navient Settles with State AG Coalition Over Alleged Unfair, Deceptive, and Abusive Student Loan Origination and Servicing Practices](#)

[Challenges to Payday Rule's Ability to Repay Provisions Denied](#)

[FTC Issues Crypto Payment Scam Alert](#)

[Automatic Renewal State Law Changes Effective January 1, 2022](#)

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## DEBT BUYERS AND COLLECTORS

[It's All in a Name: Debt Collector Wins Summary Judgment Based on Name Provided By Its Client](#)

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## MORTGAGE LENDERS AND SERVICERS

[CFPB Report Highlights Mortgage Servicing Examination Findings](#)

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## CREDIT REPORTING AND DATA BROKERS

[Third Circuit Hears Oral Argument on FCRA "Pay Status" Cases](#)

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California Judge Dismisses FCRA and CCRAA Complaint

FTC Settlement with Lead Generator Enumerates FCRA and Privacy Requirements for Lead Sales

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