

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

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:

Featured Posts/Client Alerts

[January 3 – Troutman Pepper Weekly Consumer Financial Services Newsletter](#)

[January 10 – Troutman Pepper Weekly Consumer Financial Services Newsletter](#)

[January 17 – Troutman Pepper Weekly Consumer Financial Services Newsletter](#)

[January 23 – Troutman Pepper Weekly Consumer Financial Services Newsletter](#)

[January 30 – Troutman Pepper Weekly Consumer Financial Services Newsletter](#)

Auto Finance

[Colorado AG Announces Two More Settlements in GAP Refund Cases](#)

Banking

[Federal Banking Regulators Warn Against Crypto Risks](#)

[The CFPB Issues Its 2022 Fall Rulemaking Agenda](#)

[Federal Regulators Jointly Release New FDICPA Examination Procedures](#)

[Legislation Introduced that Would Establish Federal Regulatory Framework for Payment Stablecoins](#)

[DOJ Reaches Largest Ever Redlining Settlement with Los Angeles-based Bank](#)

[Banking Groups Warn CFPB of Adverse Impact on Small Banks of Proposed Elimination of Late Fee Safe Harbor, Request SBREFA Panel](#)

[Fed Declares Supervised Banks Will be Subject to Activity Limitations, Including Crypto-Asset and Other Novel Banking Activities](#)

Class Action

[Ramirez Case Reaches Final Approval of Class Settlement](#)

[California Federal Court Denies Class Certification for Inadequate Plaintiff](#)

Consumer Financial Protection Bureau (CFPB)

[CFPB Reports on Consumer Reporting Complaints and Responses](#)

[DOJ Provides Settlement Update with Meta Over Allegedly Discriminatory Housing Advertising Practices](#)

[CFPB Moves Forward With Proposed Rule Establishing Public Registry of Terms and Conditions in Form Contracts](#)

[CFPB Settles Pending “Meaningful Attorney Involvement” Lawsuit](#)

[Community Financial Services Association of America Files Opposition to Certiorari and Cross Petition for Certiorari](#)

[CFPB Deputy Director Highlights Priority of Combatting Appraisal Bias](#)

[Arizona AG Concludes Non-Recourse, No-Interest Earned Wage Access Products Are Not “Consumer Lender Loans” Requiring a License](#)

[CFPB Issues Guidance on “Negative Option” Subscription Services](#)

[CFPB Seeks Public Comment on the Credit Card Market](#)

[California AG Agrees with CFPB's Preliminary Preemption Determination, Urges Bureau to Further Narrow TILA Preemption](#)

COVID-19

[U.S. House Bill Proposes Excluding Pandemic Evictions From Consumer Reports](#)

Credit Reporting + Data Brokers

[Second Circuit Holds No FCRA Violation When Dischargeability of Debt is a Legal Question](#)

Cryptocurrency

[Not Your Keys, Not Your Coin: Bankruptcy Court Looks to Contract Law to Determine Consumer Interest-Bearing](#)

Debt Buyers + Collectors

No License? No Standing! District Court Dismisses FDCPA Suit Against Unlicensed Debt Collector For Lack Of Standing

Court Finds Letter to Debtor is Not a Debt-Collection Communication Under the FDCPA

Ninth Circuit Affirms Bankruptcy Court's Decision that Applicable Homestead Exemption is the One in Effect at the Time of the Bankruptcy Filing

Third Circuit Affirms Dismissal of FDCPA Claim Arising from State Court Clerical Error

FCC Issues Mixed-Bag Amended TCPA Exemptions Order

The Wait is Over: New York Department of Financial Services Releases Debt Collection Rule Amendments

Ninth Circuit Bankruptcy Appellate Panel Disallows Claim Finding Supporting Documentation Insufficient Under State Law

Illinois Federal Court Dismisses FDCPA Claim for Lack of Article III Standing

Fair Lending

NJ Attorney General Reaches Settlement With Merchant Cash Advance Company Over Alleged Unfair and Deceptive Practices

New York Enacts Law Protecting Individuals from Discrimination Based on Citizenship or Immigration Status

FCRA

NJ Attorney General Reaches Settlement With Merchant Cash Advance Company Over Alleged Unfair and Deceptive Practices

New York Enacts Law Protecting Individuals from Discrimination Based on Citizenship or Immigration Status

FDCPA

Lack of Notice of Bankruptcy Filing Proves Fatal to FDCPA Claim

Mortgage Lending

New York Enacts Foreclosure Abuse Prevention Act

[DOJ Releases Guidance for Discharging Federal Student Loan Debt in Bankruptcy](#)

Online Lending

[New Mexico Enacts 36% APR Cap on Loans of \\$10,000 or Less](#)

Privacy + Cyber

[Introducing Our Incident Response Interactive Map](#)

Regulatory Enforcement + Compliance

[Dental Plan Provider Petitions FCC for Clarification Regarding Renewal Calls](#)

[Tenth Circuit to Decide Case that Could Substantially Change Health Plan Denial Letters](#)

TCPA

[Ninth Circuit Remand of \\$925M TCPA Class Award Offers Possible Ceiling on Damages](#)

[Second Circuit Affirms Dismissal of TCPA Case for Failure to Plead Use of an ATDS](#)

Podcasts

[Evaluating Fraud Under the Bank Secrecy Act](#)

[A Sneak Peek in the Consumer Financial Services Year in Review and a Look Ahead](#)

[Settlement Agreement Update Between the DOJ and Meta](#)

[CFPB's Involvement in Tenant Screening](#)

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