

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

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

Consumer Financial Protection Bureau (CFPB)

[New Year Same Focus on Fees: CFPB Proposes to Amend Regulation Z to Raise New Barriers to Overdraft Charges](#)

[Sales-Based Financing Trade Group Files Suit Challenging CFPB's Section 1071 Rule](#)

[Senate Fails to Override President Biden's Veto of Joint Resolution to Overturn CFPB's Section 1071 Final Rule](#)

[CFPB Continues War on Fees, Even Rare Ones](#)

Fair Credit Reporting Act (FCRA)

[CFPB Continues Focus on Consumer Reporting and the FCRA With New "Guidance" on Background Checks and Consumer Disclosures](#)

[Magistrate Judge Recommends No FCRA Liability for Accurately Reporting a Publicly Available Conviction that was Expunged](#)

Fair Debt Collection Practices Act (FDCPA)

[CFPB Amicus Brief Supports FDCPA Claim for Unknowing Stay Violation](#)

[Utah Court of Appeals Reverses Dismissal of Consumer Claims Based on Failure to Register Under Collection Agency Act](#)

[Florida Bankruptcy Court Sanctions Debt Buyer for Seeking to Collect Debt that Consumer Failed to Schedule in Bankruptcy Case](#)

Telephone Consumer Protection Act (TCPA)

[Year-End Report Reveals Increased TCPA Filings and CFPB Complaints in 2023](#)

[Speak for Yourself: Court Denies Class Certification in TCPA Case Based on Class Members' Potentially Mixed](#)

[Reactions to Ringless Voicemail Messages](#)

Mortgage Lending

[Supreme Court to Decide Whether District Courts Have the Discretion to Dismiss Cases Subject to Arbitration](#)

[Washington D.C. Introduces Legislation Attacking Fintech-Bank Partnership Lending by Opting Out of DIDMCA and Codifying a “True Lender” Test](#)

Payday Lending

[South Carolina Proposes Legislation to Impose Ability-to-Repay Analysis for Installment and Payday Loans](#)

[Florida Enters the Fray to Regulate Earned Wage Access Products](#)

[Montana AG Opines That Earned Wage Access Products Do Not Constitute Loans](#)

Regulatory Enforcement + Compliance

[Join Us at the OLA Legal Issues Conference for a Panel on Federal Enforcement in 2023](#)

[Maryland is Latest State to Introduce Legislation Targeting Bank Partnership Programs](#)

[FTC and Connecticut AG File Suit Against Auto Dealer over Alleged “Junk Fees”](#)

[NY Governor Announces Plans to Regulate “Buy Now, Pay Later” Industry](#)

[NCUA Announces Supervisory Priorities for 2024](#)

Payment Processing + Cards

[Navigating the Future of Payments](#)

[New York Enacts Credit Card Surcharge Caps and Disclosure Requirements](#)

[CA DFPI Reaches Settlement with Internet Platform Over Alleged Failure to Disclose Potential Convenience Fees](#)

Cryptocurrency + Fintech

[The Cryptocurrency Conundrum: Balancing Innovation with Terrorism Financing Risks](#)

[FINRA Finds Potential Rule Violations in Crypto Asset Sweep](#)

Privacy + Cyber

[FinCEN Highlights Identity Theft in Latest Threats and Trends Report](#)

Podcasts

[The Consumer Finance Podcast – ADA Website Accessibility: Insights and Updates](#)

[The Consumer Finance Podcast – Garnishment Practices: Has the Dust Settled or Is It Still Flying?](#)

[The Consumer Finance Podcast – Equity Award Delegations for Publicly-Traded Companies](#)

[The Consumer Finance Podcast – 1071 Rule Status](#)

[FCRA Focus Podcast – State Laws on Screening and Federal Preemption – Where Are We Now and Where Are We Heading?](#)

[Payment Pros Podcast – Redefining Banking: A Conversation on the CFPB’s Proposed 1033 Rule](#)

[Payment Pros Podcast – Decoding the CFPB’s Recent Report: An Examination of “Junk Fees” and Their Impact on Consumers](#)

Weekly Newsletters

[Troutman Pepper Weekly Consumer Financial Services Newsletter – Week of January 22, 2024](#)

[Troutman Pepper Weekly Consumer Financial Services Newsletter – Week of January 15, 2024](#)

[Troutman Pepper Weekly Consumer Financial Services Newsletter – Week of January 8, 2024](#)

[Troutman Pepper Weekly Consumer Financial Services Newsletter – Week of January 1, 2024](#)

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- [Consumer Financial Protection Bureau \(CFPB\)](#)
- [Consumer Financial Services](#)
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- [Fair Debt Collection Practices Act \(FDCPA\)](#)
- [Telephone Consumer Protection Act \(TCPA\)](#)