

In Case You Missed It: Consumer Financial Services Law Monitor – January 2025 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 and podcasts you may have missed, click on the links below:

AUTO FINANCE

[CFPB Releases Report Highlighting Auto Lending Challenges for Servicemembers](#)

[Fifth Circuit Vacates FTC's CARS Rule](#)

BANKING

[NCUA's New Board Chairman Hauptman Outlines His Priorities for Agency](#)

[NCUA Releases its 2025 Supervisory Priorities](#)

[New York Federal Court Grants Bank's Motion to Dismiss in Wire Fraud Case Involving Elderly Customer](#)

CONSUMER FINANCIAL SERVICES

[Fourth Circuit Holds SCRA Does Not Bar Mandatory Arbitration in Consumer Agreements, Forcing Portion of Class Action Into Arbitration](#)

[Florida Court of Appeals Holds Personal Claims Under the FCCPA are Not Assignable](#)

CONSUMER FINANCIAL PROTECTION BUREAU

[CFPB Releases Report on Auto Repossessions](#)

[CFPB Issues Compliance Aid on Electronic Fund Transfers](#)

[The CFPB Issues Revised Sandbox and No-Action Letter Policies](#)

[CFPB Rescinds 2020 Advisory Opinion on Earned Wage Access Product](#)

[CFPB Highlights Fair Lending Risks in Advanced Credit Scoring Models](#)

[CFPB Blog Post Encourages Industry to Do More to Serve LEP Consumers](#)

CFPB Issues a Roadmap for States Days Before Trump Takes Office

CFPB Renews Attempt to Regulate Crypto by Applying Reg E to Stablecoins and Other Digital Payment Mechanisms

CFPB Releases Report Highlighting Consumer Use of Buy Now, Pay Later Products

CFPB Introduces New Rule Banning Certain Contractual Provisions in Consumer Financial Agreements

CFPB Approves Financial Data Exchange as Open Banking Standard Setter

Trade Associations File Challenge to CFPB's Rule on Medical Debt in Consumer Reports

CFPB Finalizes Rule to Remove Medical Bills from Consumer Reports

CREDIT REPORTING + DATA BROKERS

Seventh Circuit Reverses Summary Judgment in FDCPA Debt Dispute Case

Federal Court Allows FCRA Claim to Proceed Over Alleged Unauthorized Credit Pulls

DEBT BUYERS + COLLECTORS

NYC DCWP Further Delays Effective Date of Amended Debt Collection Rules

REGULATORY ENFORCEMENT + COMPLIANCE

Alaska Proposes Amendments to Small Loan Act Targeting Banking-as-a-Service Programs

New Year = New Earned Wage Access Legislation in New York

Misleading Artificial Intelligence Claims by Marketer of Website Accessibility Widget Lead to \$1 Million FTC Settlement

IRS Finalizes New Rules for DeFi Brokers: Challenge Immediately Filed in Texas Federal Court

TELEPHONE CONSUMER PROTECTION ACT (TCPA)

Third Circuit Denies Class Certification But Upholds TCPA's Restrictions on Unsolicited Fax Advertisements

Eleventh Circuit Vacates FCC's One-to-One Consent Rule; FCC Issues Stay

Supreme Court Hears Oral Arguments on the Scope of Judicial Review Under the Hobbs Act

PODCASTS

[The Consumer Finance Podcast – The Evolving Landscape of Earned Wage Access Regulation](#)

[The Consumer Finance Podcast – Introducing the Consumer Financial Services Year in Review Series: A Look at What's to Come](#)

[The Consumer Finance Podcast – TCPA Trends: 2024 Year-in-Review and 2025 Predictions](#)

[The Consumer Finance Podcast – Launching a Product Too Soon? Lessons From Recent CFPB Orders](#)

[The Consumer Finance Podcast – Troutman Pepper Locke – The Powerhouse Merger](#)

[The Crypto Exchange – Unpacking the Fifth Circuit's Landmark Tornado Cash Decision](#)

[FCRA Focus Podcast – Recent Developments in California's Arbitration Landscape](#)

[Moving the Metal: The Auto Finance Podcast – Auto Finance Under the Microscope: Unpacking Landmark FTC and AG Settlements](#)

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

[Payments Pros Podcast – Navigating Consumer Protection: The CFPB's Expanding Reach](#)

NEWSLETTERS

[Weekly Consumer Financial Services Newsletter – Week of January 27, 2025](#)

[Weekly Consumer Financial Services Newsletter – Week of January 20, 2025](#)

[Weekly Consumer Financial Services Newsletter – Week of January 13, 2025](#)

[Weekly Consumer Financial Services Newsletter – Week of January 6, 2025](#)

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