

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

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

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## Featured Posts/Client Alerts

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

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

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## Podcasts

[Recent Trends in Class-Action Consumer Finance Litigation](#)

[Crypto and Beyond: California DFPI Opinions on Money Transmission and the Money Transmission Act](#)

[Fair Lending 101 for Debt Collectors](#)

[Convenience Fees: Why You Need to Pay Attention?](#)

[Get Me Off This Ride: Understanding the Emotional Rollercoaster After a Ransomware Attack](#)

[Introducing The Crypto Exchange Podcast](#)

[CFPB Advisory Opinion on Name-Only Matching Under FCRA](#)

[CA DFPI Request for Comment on Cryptocurrency-Related Financial Products and Services](#)

[A Conversation with Kristi Kelly of Kelly Guzzo](#)

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## Mortgage Lenders + Servicers

[FHFA Establishes Office of Financial Technology and Issues RFI on Fintech in Housing Finance](#)

[Fourth Circuit Holds Merely Sending Notice of Rescission Under TILA Does Not Effect Rescission — the Borrower Must Tender](#)

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## **Consumer Financial Protection Bureau (CFPB)**

[CFPB Analyzes Potential Impact of Changes in Medical Debt Credit Reporting](#)

[Hyundai Ordered to Pay \\$19 Million in Penalties in CFPB's Largest Fair Credit Reporting Case Against an Auto Servicer](#)

[Citing Uptick in Complaints, CFPB Will Push Banks to Refund More Victims of Money Transfer Scams](#)

[CFPB Agrees to March 31, 2023 Deadline for Final Rule Under Section 1071](#)

[Recent CFPB Advisory Opinion Puts Pay-to-Pay Fees in Crosshairs](#)

[CFPB Urges States to Regulate Consumer Reporting, Weighing in on Limited FCRA Preemption of State Law](#)

[US Chamber of Commerce Launches Campaign to Rein in CFPB](#)

[Is CFPB's UDAAP/Discrimination Announcement at Risk Under SCOTUS Decision in \*West Virginia v. EPA\*?](#)

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## **TCPA**

[District Court Applies TCPA "Established Business Relationship" Exception to Permit Customer Calls After Contract Termination](#)

[TCPA: Text Messages Still Hot-Button Issue After Furniture Companies Resolve Class for Millions](#)

[California Dealership Resolves Telemarketing Prerecorded Message TCPA Class for \\$2.5M](#)

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## **Class Actions**

[Delaware Overdraft Fee Decision Highlights Ongoing Compliance Concerns for Opt-In Forms](#)

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## **Debt Buyers + Collectors**

[Eleventh Circuit Holds TILA-Required Mortgage Statements Can Violate FDCPA](#)

[Court Finds Entity Partnering With Medical Provider Does Not Qualify as a Debt Collector Under the FDCPA](#)

[California Requests Feedback on Proposed Debt Collection Regulations Impacting Licensing, Reporting, and Records](#)

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## **FTC**

[FTC and CFPB Crack Down on Military Lending Act Violations](#)

[14 Years Later: Ringleaders of Publisher's Business Services Subscription Scam Finally Held Accountable](#)

[FTC Issues Redress Checks in Case That Largely Extinguished Its Ability to Seek Monetary Judgments](#)

[Comments to FTC's Proposed Motor Vehicle Trade Regulation Rule Due September 12](#)

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## **Credit Reporting + Data Brokers**

[Consumer Reporting Trade Association Defeats Antitrust Claim: Court Held Plaintiff Lacked Standing and Failed to Allege Monopolized Market](#)

[Eastern District of Pennsylvania Analyzes CRA Definition Under the FCRA](#)

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## **Privacy + Security**

[Another Win for Banks: Illinois Federal Court Tosses Wire Fraud Claims](#)

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## **Cryptocurrency**

[Louisiana Proposes Virtual Currency Rules for Businesses](#)

[Bipartisan Responsible Innovation Act Limits Howey Test; Suggests Non-Depository Institutions May Issue Payment Stablecoins](#)

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