

# In Case You Missed It: Consumer Financial Services Law Monitor – July 2025 in Review

---

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

---

## **BANKING**

[New York Court of Appeals to Review FAPA's Constitutionality and Retroactive Application](#)

[In Response to President Trump's Executive Order, the OCC Removes Disparate Impact References from Fair Lending Examination Manual](#)

---

## **CONSUMER FINANCIAL PROTECTION BUREAU (CFPB)**

[CFPB Section 1033 Open Banking Rule Stayed as CFPB Initiates New Rulemaking](#)

[CFPB Will Not Reissue Medical Debt Advisory Opinion](#)

[Insights from the CFPB's Latest Report on Credit Invisibility](#)

---

## **CONSUMER FINANCIAL SERVICES**

[May 2025 Consumer Litigation Filings: Mostly Up](#)

---

## **CRYPTOCURRENCY + FINTECH**

[FINRA Continues to Scrutinize Customer Facing Communications on Crypto Offerings](#)

[GENIUS Act: A Game-Changer for Crypto Bankruptcy Priorities](#)

[Credit Unions Advocate for Digital Asset Custody in Light of GENIUS Act](#)

[Federal Agencies Release Guidance on Crypto-Asset Safekeeping for Banks](#)

[First Enforcement Action Taken by California's Department of Financial Protection and Innovation Under DFAL](#)

[CSBS Issues Guidance on Virtual Currency and Tangible Net Worth](#)

---

## **DEBT BUYERS + COLLECTORS**

[NYC DCWP Further Delays Effective Date of Amended Debt Collection Rules](#)

[Texas Federal District Court Grants Summary Judgment on FDCPA and TDCA Claims Over Texts and Calls to a Wrong Number](#)

---

## **REGULATORY ENFORCEMENT + COMPLIANCE**

[California Home Improvement and Solar Financing Bill Passed by Senate and Moving Through Assembly](#)

[HUD and OMB Effectively Disband the PAVE Task Force](#)

[Understanding California Senate Bill 940](#)

[Eighth Circuit Vacates FTC's Negative Option Rule for Procedural Violations](#)

[Litigation Heats Up Over Air Ambulance Billing Practices Under the No Surprises Act](#)

---

## **TELEPHONE CONSUMER PROTECTION ACT**

[Oregon Passes New Telephone Solicitation Law](#)

[Why Does the TCPA Equal Chaos? The US Supreme Court Opens FCC Orders to New Challenges](#)

[FTC Obtains Order Against Accelerated Debt for Allegedly Deceptive Practices Targeting Elderly and Veterans](#)

---

## **PODCASTS**

[The Consumer Finance Podcast – Point-of-Sale Finance Series: Unpacking Leases and RTO Models](#)

[The Consumer Finance Podcast – Regulatory Rollback: Legal Challenges and Opportunities in Earned-Wage Access](#)

[The Consumer Finance Podcast – Wire Fraud Litigants Beware: Fourth Circuit Ruling Protects the Banks](#)

[The Consumer Finance Podcast – From Banks to FinTech: The Evolution of Small Business Lending](#)

[The Consumer Finance Podcast – Point-of-Sale Finance Series: Banking on Lending Models](#)

[FCRA Focus Podcast – \*Suluki\* Secrets: Behind the Scenes of Reasonable Investigations](#)

[Moving the Metal: The Auto Finance Podcast – The Current State of the Holder Rule: Friend or Foe?](#)

[Moving the Metal: The Auto Finance Podcast – Driving Digital Security: The FTC's Safeguards Rule Explained](#)

[Payments Pros Podcast – Regulatory Rollback: Legal Challenges and Opportunities in Earned-Wage Access](#)

## **NEWSLETTERS**

Weekly Consumer Financial Newsletter – Week of July 28, 2025

Weekly Consumer Financial Newsletter – Week of July 21, 2025

Weekly Consumer Financial Newsletter – Week of July 14, 2025

Weekly Consumer Financial Newsletter – Week of July 7, 2025

Weekly Consumer Financial Newsletter- Week of July 1, 2025

## **RELATED INDUSTRIES + PRACTICES**

- Consumer Financial Services