Articles + Publications | August 3, 2026

In Case You Missed It: Consumer Financial Services Law Monitor – July 2026 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

BACKGROUND SCREENING

Eighth Circuit Holds Consumer Reporting Agency's Reliance on Official Court Website Satisfies FCRA Reasonable Procedures Standard

CONSUMER FINANCE LITIGATION

May 2026 Consumer Litigation Filings: All Major Statutes Down as April Trends Reverse

CONSUMER FINANCIAL PROTECTION BUREAU

CFPB Releases 2026 Regulatory Agenda Detailing Planned Rulemakings

CREDIT REPORTING + DATA BROKERS

Tenth Circuit Adopts "Objectively and Readily Verifiable" Standard for FCRA Furnisher Inaccuracy Claims and Reverses $500,000 Jury Verdict

CDIA and Metro 2 Approve New Special Comment Code for Debt Settlement

DEBT BUYERS + COLLECTORS

New York City Delays SHIELD Rule Effective Date to January 1, 2027

New Jersey Supreme Court Unanimously Rules: No Private Right of Action Under the NJCFLA — A Definitive Win for Debt Buyers

MORTGAGE LENDING AND SERVICING

Foreclosure Normalization Is Here: What Mortgage Servicers Need to Know About Rising Litigation and Compliance Risk

REGULATORY ENFORCEMENT + COMPLIANCE

FTC Secures Permanent Ban Against Student Loan Debt Relief Scammer Who Took $45.9 Million from

Consumers

New York City Takes Aim at Hidden Fees and Subscription Traps

Regulators Signal Heightened Scrutiny of Lending to Non-Work Authorized Borrowers

Illinois Enacts Buy-Now-Pay-Later Loan Consumer Protection Act

FTC Proposes Policy Statement on AI Accuracy and Ideological Manipulation of AI Outputs

TELEPHONE CONSUMER PROTECTION ACT

Seventh Circuit Rules Text Messages Are Not “Telephone Calls” Under TCPA § 227(c)(5) — A Circuit Split Emerges

PODCASTS

The Consumer Finance Podcast – Immigration Status in Credit Underwriting: What Recent Federal Guidance Really Means for Lenders

The Consumer Finance Podcast – Point-of-Sale Finance Series: Bank Charters, M&A, and Partnerships — Strategic Paths for Fintech and Payment Companies

The Consumer Finance Podcast – Point-of-Sale Finance Series: State AGs Filling the Federal Void in Point-of-Sale Finance Enforcement

The Consumer Finance Podcast – MLA and SCRA 103: Beyond Pricing — Non-Rate Protections, Enforcement Pitfalls, and Servicing Considerations

The Consumer Finance Podcast – Class Action Surge: What a 25% Spike in Federal Filings Means for Consumer Finance

FCRA Focus – The California Split: How Two Courts Are Changing FCRA Litigation on the West Coast

Moving the Metal: The Auto Finance Podcast – From the FTC to the Five Boroughs: Auto Enforcement Goes Local

Moving the Metal: The Auto Finance Podcast – Buckle Up: Everything That Happened in Auto Finance So Far in 2026

Payments Pros: The Payments Law Podcast – Payments Compliance and the FTC’s Focus on Subscription Practices

NEWSLETTERS

Weekly Consumer Financial Newsletter – Week of July 27, 2026

Weekly Consumer Financial Newsletter – Week of July 20, 2026

Weekly Consumer Financial Newsletter – Week of July 13, 2026

Weekly Consumer Financial Newsletter – Week of July 6, 2026

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