

## In Case You Missed It: Consumer Financial Services Law Monitor – June 2024 in Review

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

### Consumer Financial Protection Bureau

[CFPB Issues Interim Final Rule Memorializing Updated Compliance Dates for Section 1071 Final Rule](#)

[The CFPB's Increased Focus on Medical Financing Products](#)

[CFPB Report Foreshadows Increased Scrutiny of Negative Equity in Auto Lending](#)

[CFPB Announces “Payday Loan” Rule to Take Effect Next Year](#)

[CFPB Issues Final Rule under Section 1033 Establishing Qualifications for Recognition of Industry Standard Setter Bodies](#)

[Contract Terms and Conditions Come Under CFPB Scrutiny](#)

[CFPB Issues Final Rule on Nonbank Registration of Enforcement Orders](#)

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### Mortgage Lending + Servicing

[National Bank Preemption of State Law Following \*Cantero\*](#)

[CFPB Probing Alleged “Junk Fees” in Mortgage Closing Costs](#)

[VA Announces “Targeted Foreclosure Moratorium” on VA Loans Through December 31, 2024](#)

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### Regulatory Enforcement + Compliance

[Federal Agencies Finalize Automated Valuation Model Rule](#)

[FTC Issues 2023 Staff Report on Actions Related to Credit, Leases, and Electronic Fund Transfers](#)

[Treasury Department Issues Request for Information on the Use of AI in Financial Services](#)

[Ninth Circuit Court of Appeals Restricts Out-of-Network Providers' Ability to Avoid ERISA Preemption of State](#)

## **Payment Processing + Cards**

[Fifth Circuit Rules CFPB Credit Card Late Fee Rule Case Stays in Texas](#)

[Virginia Takes Step Towards Prohibiting Creditors from Charging Electronic Payment Surcharges on Credit Transactions](#)

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## **Debt Buyers + Collectors**

[Alabama Federal Court Allows FDCPA Case Involving Ambiguous Dispute Letters to Proceed to Trial](#)

[CFPB Proposed Rule Banning Reporting of Medical Debt](#)

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## **Telephone Consumer Protection Act (TCPA)**

[Maryland Federal Court Denies Summary Judgment on TCPA Claim, Finding No Prior Express Written Consent Because E-SIGN Disclosures Were Not in Writing](#)

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## **Debit + Prepaid Cards**

[DOL Issues New Guidance on Prepaid Unemployment Benefits Cards](#)

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## **Data Security + Privacy**

[How to Respond When Your Service Provider Suffers a Cyberattack](#)

[Understanding Regulatory Response Times Following a Cybersecurity Incident](#)

[Does Every Incident Require a Forensic Report?](#)

[Should Companies Conduct Their Own Forensic Investigations?](#)

[Troutman Pepper Launches 'Dear Mary' Advice Column](#)

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## **Banking**

[Colorado Federal Court Enjoins State Enforcement of DIDMCA Opt-Out Legislation Against Out-Of-State Lenders](#)

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## **Podcasts**

[Payments Pros Podcast – Regulation Through Enforcement: Insights From the BlueSnap Lawsuit](#)

[Payments Pros Podcast – Third-Party Risk Management in Bank-Fintech Partnerships: Strategies and Insights](#)

[The Consumer Finance Podcast – Navigating Bank-Fintech Partnerships: Avoiding Common Pitfalls](#)

[The Consumer Finance Podcast – Revisiting Financial Institution Incentive Compensation Rules Under Dodd-Frank](#)

[The Consumer Finance Podcast – Auto Finance – CFPB Circular Release](#)

[The Consumer Finance Podcast – Meet Troutman Pepper’s Bank Regulatory Team](#)

[The Consumer Finance Podcast – Loan Securitization Trusts as Subject to CFPB’s Enforcement Authority: The Implications of a Recent Court Decision Affirming Such Authority](#)

[The Consumer Finance Podcast – Navigating Ancillary Products in Auto Finance](#)

[FCRA Focus Podcast – The Fair Credit Billing Act: Key Insights and Practical Tips](#)

[The Crypto Exchange Podcast – Unpacking the Lummis-Gillibrand Payment Stablecoin Act: Implications for the Digital Asset Industry](#)

[Unauthorized Access Podcast – The Team Continues to Grow: A Conversation With Our Newest Colleague, Kaitlin Clemens](#)

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## **Weekly Newsletters**

[Troutman Pepper Weekly Consumer Financial Services Newsletter – Week of June 24, 2024](#)

[Troutman Pepper Weekly Consumer Financial Services Newsletter – Week of June 17, 2024](#)

[Troutman Pepper Weekly Consumer Financial Services Newsletter – Week of June 10, 2024](#)

[Troutman Pepper Weekly Consumer Financial Services Newsletter – Week of June 3, 2024](#)

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