

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

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

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## Featured Posts/Client Alerts

[March 6 – Troutman Pepper Weekly Consumer Financial Services Newsletter](#)

[March 14 – Troutman Pepper Weekly Consumer Financial Services Newsletter](#)

[March 21 – Troutman Pepper Weekly Consumer Financial Services Newsletter](#)

[March 28 – Troutman Pepper Weekly Consumer Financial Services Newsletter](#)

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## Auto Finance

[CFPB Continues War on Fees in its Special Edition Supervisory Highlights](#)

[FTC Issues Report on Consumer Issues Affecting American Indian and Alaska Native Populations](#)

[Indiana AG Settles with Company over Allegedly Providing Unfair and Deceptive Personal Loans to Finance Auto Purchases](#)

[FTC Reaches Settlement Banning Three Companies From Extended Automobile Warranty Industry](#)

[Amendments to Banking Statutes Sent to Connecticut Senate](#)

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## Background Screening

[CFPB Seeks Public Feedback About Data Brokers to Inform FCRA Rulemaking](#)

[FTC Orders Small Business Credit Reporting Companies to Disclose Information About Industry](#)

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## Banking

[FinCEN Warns of Surging Check Fraud](#)

[DOJ's Combatting Redlining Initiative Continues With \\$9 Million Settlement With Park National Bank](#)

[New Wyoming Bill Requires Licensure for Debt-Buyers](#)

[Federal Agencies Take Unprecedented Action to Strengthen Public Confidence in Banking System](#)

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## **Bankruptcy**

[FinCEN Warns of Surging Check Fraud](#)

[DOJ's Combatting Redlining Initiative Continues With \\$9 Million Settlement With Park National Bank](#)

[New Wyoming Bill Requires Licensure for Debt-Buyers](#)

[Federal Agencies Take Unprecedented Action to Strengthen Public Confidence in Banking System](#)

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## **Class Actions**

[Take Two: En Banc Eleventh Circuit to Address Whether a Single Text Message Can Confer Standing Under TCPA](#)

[Pennsylvania Federal Court Certifies TCPA Class Finding Common Question in Determining Existing Business Relationship](#)

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

[CFPB Issues Analysis on Consumers of Buy Now, Pay Later Products](#)

[CFPB Takes Aim at Fees and Customer Service Issues for Prepaid Cards that Deliver Public Assistance Benefits](#)

[House Republicans Consider Proposals to Reform CFPB; Criticize Agency's War on Fees](#)

[Creditors and Employers Beware: CFPB Amends Model Background Check Form and Adverse Action Language](#)

[CFPB Bans Lender From Mortgage Lending Industry](#)

[Second Circuit Upholds CFPB's Funding Structure](#)

[CFPB Determines States' Commercial Financing Disclosure Laws Are Not Preempted by TILA](#)

[Credit Card Late Fee Rule Published in Federal Register and Open for Comments](#)

[It's Here: CFPB Issues Final Rule Under Section 1071](#)

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## **Credit Reporting + Data Brokers**

[Double Reporting Leads to Denial of Summary Judgment in Illinois FCRA Case](#)

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## **Cryptocurrency + Fintech**

[NY AG Sues Digital Asset Exchange CoinEx for Failing to Register as Broker-Dealer](#)

[New Mexico APR and Excluded Charges Rule Becomes Effective](#)

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## **Debt Buyers + Collectors**

[California Federal Court Partially Denies Motion for Judgment on the Pleadings in FDCPA and TCPA Case Over Collection Texts](#)

[Massachusetts AG Settles with Home Security Company over Allegedly Unfair Automatic Renewal Contracts, Improper Charges, and Debt Collection Violations](#)

[Sixth Circuit Affirms Summary Judgment Finding Defendant Not a “Debt Collector” Under the FDCPA Where Account Was Not in Default When Transferred](#)

[Federal District Court Dismisses Plaintiff’s FDCPA and FCCPA Action as Time-Barred — Holds Subsequent Filings Made in Foreclosure Action Did Not Toll the Statutes of Limitation](#)

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## **Fair Lending**

[HUD Announces Restoration of 2013 Version of “Discriminatory Effects” Rule](#)

[Federal Magistrate Judge Orders CFPB to Produce Employees for Depositions in Citizens Bank Lawsuit](#)

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## **FDCPA**

[House Introduces Bill To Amend FDCPA To Set A Two-Year Limitation Before Collecting On Medical Debts](#)

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## **Federal Trade Commission (FTC)**

[FTC Advances Negative Option Rulemaking Agenda, Eyeing Broader Regulation of Subscriptions and Automatic Renewals](#)

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## **Mortgage Lending**

[NY Court of Appeals Clarifies 90-Day Foreclosure Notice Issues In New York](#)

[Arizona Court of Appeals Narrows Statute of Limitations Application](#)

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## **Online Lending**

[Missouri State Senator Reintroduces Commercial Financing Disclosure Bill](#)

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## **Regulatory Enforcement + Compliance**

[Illinois Becomes Latest State to Introduce Small Business Truth in Lending Act](#)

[California Publishes Notice of Second Modifications to Proposed Rulemaking Regulating Student Loan Servicing](#)

[Florida Joins States Racing to Impose Disclosure Requirements on Small Business Financing Transactions](#)

[The State of Wilderness Therapy Program Exclusions in ERISA Health Plans](#)

[FCC Cracks Down on Texting Scams and Robocalls](#)

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## **TCPA**

[New York Federal Court Partially Denies MSJ in TCPA Case Finding Possession of Cell Number Does Not Prove Consent](#)

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## **Podcasts**

[Crypto Year in Review 2022: State-Level Regulatory Developments in the Digital Asset Market](#)

[Crypto Year in Review 2022: Crypto Enforcement and the U.S. Treasury](#)

[Illinois Federal Court Dismisses CFPB's First Redlining Case, Holding ECOA Doesn't Extend to Prospective Applicants](#)

[Autorenewals](#)

[Autorenewals Crossover Episode with \*The Crypto Exchange\*](#)

[New Trends in How the CFPB Gathers Information](#)

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