

Articles + Publications | April 3, 2025

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

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

AUTO FINANCE

Texas Senate Bill 1736 Proposes Allowing Convenience Fees for Electronic Motor Vehicle Payments

BANKING

FDIC Turns a New Page on Banks' Engagement in Crypto-Related Activities

Fourth Circuit Holds UCC Article 4A Requires Beneficiary Bank's Actual Knowledge for Wire Misdescription Liability in Business Email Compromise Scam Case

FHFA Director Pulte Terminates Mortgage-Related Special Purpose Credit Programs for GSEs

Fourth Circuit Finds Unilateral Change-in-Terms Provision Rendered the Arbitration Agreement Illusory Under Maryland Law

OCC Clarifies Bank Authority to Engage in Certain Cryptocurrency Activities

CONSUMER FINANCIAL PROTECTION BUREAU (CFPB)

Court Orders CFPB to Reinstate Employees and Resume Operations; CFPB Promptly Files Appeal

CFPB and Townstone Financial Move to Vacate Redlining Settlement Alleging Misconduct Under Former CFPB Director

CFSA Attempts to Renew Small Dollar Lending Rule Litigation in Supreme Court Petition

Credit Card Late Fee Rule Litigation: CFPB Indicates "Resolution is Feasible"

CRYPTOCURRENCY + FINTECH

The SEC Weighs In on Meme Coins

DEBT BUYERS + COLLECTORS

Fourth Circuit Issues Ruling on Furnisher's Duty to Investigate Legal Disputes Under FCRA

California Federal Court Halts Allegedly Deceptive Debt Collection Practices by Blackrock Services, Inc. and Affiliates

Maryland Federal Court Grants Summary Judgment to Debt Collector Who Provided Validation Upon Receipt of Dispute Letter

REGULATORY ENFORCEMENT + COMPLIANCE

Arkansas Passes Earned Wage Access Services Act

FCC "One-to-One Rule" Case: States File Amicus Brief in Support of Rehearing

Trump Fires the Two Democratic FTC Commissioners: What This Means Going Forward

Utah Legislature Passes Earned Wage Access Services Act

Navigating FTC CIDs

Ninth Circuit Rejects Plaintiff's Attempt to Contest Consolidation of Arbitration Claims

PODCASTS

The Consumer Finance Podcast – Early Days of the Trump Administration: Impact on the CFPB

The Consumer Finance Podcast – Mock Jury Exercises: Enhancing Litigation Strategy in Consumer Financial Services Cases

The Consumer Finance Podcast – Navigating 2025: Regulatory Shift to the States and the FTC in the Digital Asset Landscape

The Consumer Finance Podcast – 2024 in Review: Major Debt Collection Trends and 2025 Outlook

The Crypto Exchange – Navigating 2025: Federal Legislative and Regulatory Updates on Stablecoins and Decentralized Finance

The Crypto Exchange – Navigating 2025: the SEC's Evolving Role in Cryptocurrency Enforcement

The Crypto Exchange – Navigating 2025: Regulatory Shift to the States and the FTC in the Digital Asset Landscape

FCRA Focus Podcast - 2024 Credit Reporting Review: Impactful Changes and Future Forecast

Moving The Metal – Through the Crystal Ball: What's Next for Auto Finance

Moving The Metal – Requiem for the Rules: The Rise and Fall of the Junk Fee and CARS Rules

Payment Pros Podcast - Virtual Currency Regulations: Key Insights for the Payments Industry

Payments Pros Podcast – CFPB's Inquiry Into Payments Privacy

NEWSLETTERS

Weekly Consumer Financial Newsletter - Week of March 24, 2025

Weekly Consumer Financial Newsletter – Week of March 17, 2025

Weekly Consumer Financial Newsletter – Week of March 10, 2025

Weekly Consumer Financial Newsletter – Week of March 3, 2025

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