

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 Mismatch 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](#)

RELATED INDUSTRIES + PRACTICES

- [Consumer Financial Services](#)