

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

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

FEATURED POSTS/CLIENT ALERTS

[Second Circuit Clarifies Article III Standing Threshold for Data Breach Class Actions](#)

[Chime Financial Cannot Claim it is a Bank](#)

[Eleventh Circuit Throws Debt Collectors Under the FDCPA Bus for Sharing Account Information with Letter Vendors](#)

[Troutman Pepper Weekly Consumer Financial Services COVID-19 Newsletter – May 24, 2021](#)

[Troutman Pepper Weekly Consumer Financial Services COVID-19 Newsletter – May 17, 2021](#)

[Troutman Pepper Weekly Consumer Financial Services COVID-19 Newsletter – May 10, 2021](#)

[Troutman Pepper Weekly Consumer Financial Services COVID-19 Newsletter – May 3, 2021](#)

AUTO FINANCE

[Recent Amendments to West Virginia Consumer Credit Protection Act Signal a Move to Level the Playing Field](#)

CLASS ACTIONS

[In Certifying FDCPA Letter Class, Northern District of California Finds That Whether the Underlying Debt Was Incurred for Personal or Business Purposes Does Not Defeat Predominance](#)

CREDIT REPORTING AND DATA BROKERS

[District Court Grants More Than \\$17,000 in Damages and Attorney’s Fees to Plaintiff Who Obtained Default Judgment in FCRA Action](#)

CYBERSECURITY, INFORMATION GOVERNANCE, AND PRIVACY

Google Says “Yes” to More Privacy Requirements

DEBT BUYERS AND COLLECTORS

[“Consumer Debt” and Collection Letters: Arizona District Court Denies Plaintiff’s Motion for Partial Judgment on the Pleadings](#)

[Northern District of Ohio Dismisses FDCPA Claim Based on a Lack of Standing](#)

[Western District of Washington Denies Defendant’s Motion to Dismiss Based on Plaintiff’s Allegations That She Did Not Owe the Debt](#)

[Seventh Circuit Once Again Affirms “No Harm, No Foul” Under FDCPA, While Concurring Judges Express Disagreement](#)

MORTGAGE LENDERS AND SERVICERS

[Seventh Circuit Once Again Affirms “No Harm, No Foul” Under FDCPA, While Concurring Judges Express Disagreement](#)

STATE ATTORNEYS GENERAL, CFPB, AND FTC

[FTC Testifies Before Congress on Its Work to Protect Consumers from COVID-19 Scams and Threats to Its Ability to Return Money to Victims of Illegal Conduct](#)

[Senate Committee Advances Big Tech Critic Lina Khan’s Nomination to the FTC](#)

[CFPB Obtains \\$5.4 Million from Debt-Relief Service that Allegedly Charged Illegal Fees](#)

[FTC Asserts U.S. Chamber Is Wrong About Need for Monetary Remedies](#)

EVENTS

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