

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

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

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## AUTO FINANCE

[Update on FTC's CARS Rule](#)

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## BANKING

[FAPA in the Spotlight Again: Second Circuit Renews Call for NY Court of Appeals Review](#)

[Treasury Announces President Trump's Intent to Nominate McKernan as Undersecretary of Domestic Finance](#)

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## CONSUMER FINANCIAL PROTECTION BUREAU (CFPB)

[Rescission of CFPB's 2022 Interpretive Rule: A Shift in the Scope of State Enforcement Authority Under the CFPA](#)

[The Reversals Continue: CFPB Proposes Rescission of Supervisory Designation Amendments](#)

[CFPB Withdraws Proposed FCRA Data Broker Rule](#)

[CFPB Proposes Rescission of Nonbank Registration Rule](#)

[President Trump Signs Congressional Review Act Resolution Overturning CFPB Overdraft Rule](#)

[CFPB Rescinds Dozens of Regulatory Guidance Documents in Major Regulatory Shift](#)

[CFPB Shifts Focus Away from Buy Now, Pay Later Loans](#)

[Fifth Circuit Agrees to Dismiss CFPB's UDAAP Examination Manual Appeal, Aligning with Bureau's New Regulatory Priorities](#)

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## CONSUMER FINANCIAL SERVICES

[Navigating Change: First 100 Days Under the Trump Administration](#)

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## CRYPTOCURRENCY + FINTECH

The GENIUS Act Advances in the Senate

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## DEBT BUYERS + COLLECTORS

Florida Enacts New Debt Collection Legislation to Account for Modern Technologies — Makes Clear that Emails Are Not Prohibited Between 9:00 p.m. and 8:00 a.m.

FTC Bans Debt Collector and Imposes Substantial Penalty for Allegedly Coercing Consumers into Paying Debts Not Owed

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## REGULATORY ENFORCEMENT + COMPLIANCE

Understanding New York's New Buy-Now-Pay-Later Law

AAA Unveils Significant Revisions to Consumer Arbitration Rules

New Virginia Law Mandates Disclosure of Mandatory Fees in Consumer Transactions, Subject to Certain Exemptions

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## PODCASTS

The Consumer Finance Podcast – Regulatory Rollback: Impact on Industry of CFPB's Withdrawal of Fair Lending and UDAAP Informal Guidance

The Consumer Finance Podcast – Feeling the Heat: Strategies to Keep Cool Under California's Consumers Legal Remedies Act

The Consumer Finance Podcast – State AGs Unite: New Privacy Task Force Signals Shift in Regulatory Power Dynamics

The Consumer Finance Podcast – Harnessing the Power of eDiscovery: The Revolution of AI and Technology in Litigation and Investigations

The Consumer Finance Podcast – AI Legislation: The Statewide Spotlight

FCRA Focus Podcast – Tenant Tales and Reseller Realities: Inside the FCRA Arena With Eric Ellman

Moving the Metal: The Auto Finance Podcast – Under the Hood: Exploring the CFPB's 2025 Focus

Moving the Metal: The Auto Finance Podcast – Driven by Data: Auto Finance Trends Uncovered

Payments Pros Podcast – Welcoming a New Payment Pro: Jason Cover Joins the *Payments Pros* Podcast

Payments Pros Podcast – Payments Medley: Navigating Trends in Payments With Jason Mikula

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## **NEWSLETTERS**

[Weekly Consumer Financial Newsletter – Week of May 26, 2025](#)

[Weekly Consumer Financial Newsletter – Week of May 20,2025](#)

[Weekly Consumer Financial Newsletter – Week of May 12, 2025](#)

[Weekly Consumer Financial Newsletter – Week of May 5, 2025](#)

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