

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

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

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### Featured Posts/Client alerts

[November 8 – Troutman Pepper Weekly Consumer Financial Services Newsletter](#)

[November 15 – Troutman Pepper Weekly Consumer Financial Services Newsletter](#)

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

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

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### Auto Finance

[FTC Extends Deadline for Compliance With Safeguards Rule](#)

[CFPB Focuses on Junk Fees, Credit Reporting, and COVID-19 Relief Funds in Latest Supervisory Highlights](#)

[CFPB Seeks Public Comment on Collecting Data on Auto Lending Market](#)

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### Banking

[CFPB Seeks Further Input on Shifting P2P Fraud Liability to Banks](#)

[Ninth Circuit Affirms Award of Attorneys' Fees in FDCPA Matter](#)

[Texas Federal Court Finds Biden Student Loan Forgiveness Program Unconstitutional](#)

[The OCC's "Laser Focus" on Fair Lending](#)

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### CFPB

[Democratic Senators Say CFPB Should Strengthen Remittance Transfer Rule](#)

[CFPB Examines Potential Impact of Student Loan Payment Reinstatement](#)

[Texas Federal Court Issues Stay Pending Fifth Circuit Mandate](#)

[CFPB Finds Fraud and Transaction Issues Rank High Among Crypto-Asset Complaints](#)

[CFPB Warns CRAs and Furnishers of FCRA Liability for Failing to Conduct Proper Investigations](#)

[CFPB Files Cert Petition Requesting Expedited Review of Fifth Circuit Decision Finding Funding Structure Unconstitutional](#)

[CFPB Highlights Purported “Problems With Tenant Background Checks”](#)

[CFPB Partners With Local Governments to Protect Consumers](#)

[CFPB and FTC File Amicus Brief on Servicemembers’ Right to Sue Under the Military Lending Act](#)

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## **Class Actions**

[Class Counsel Asks Supreme Court to Address Propriety of Incentive Awards](#)

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## **Cryptocurrency**

[Missouri Modernizes Its Money Laundering Statute to Include Cryptocurrency](#)

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## **Debt Buyers + Collectors**

[Eleventh Circuit: Mini-Miranda Warning on Periodic Statements Can Be Considered Debt Collection Under FDCPA](#)

[Permanent Version of DC’s Protecting Consumers From Unjust Debt Collection Practices Amendment Act Takes Effect January 1, 2023](#)

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

[FTC Fines Vonage \\$100M for “Junk Fees” and Using “Dark Patterns” to Make It Hard for Consumers to Cancel](#)

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## **Regulatory Enforcement + Compliance**

[Supreme Court Hears Arguments on Challenges to Agency Enforcement Proceedings](#)

[FCC Rules Ringless Voicemails Require Consent](#)

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## **State Attorneys General**

[Payment Processor Settles With Massachusetts Attorney General for Prematurely Sending Fees to a Debt Settlement Company](#)

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## **Mortgage Lending**

[Biden Files Application with Supreme Court to Vacate Eighth Circuit's Injunction on Student Loan Forgiveness](#)

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## **Podcasts**

[An Inside Look as a Juror](#)

[FTC Consent Order With Auto Dealer and Proposed Rule](#)

[Drafting Consumer Breach Notices — From a Litigation Perspective](#)

[AG's Office Sues Automobile Dealership for Pricing Discrimination](#)

[California Updates Protections for Service Members and Veterans](#)

[Crypto and the SEC](#)

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## **TCPA**

[Federal Court Finds Text Messages From a Chatbot Do Not Constitute a Prerecorded or Artificial Voice Under the TCPA](#)

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- [Financial Services Litigation](#)