

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

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

Consumer Financial Protection Bureau (CFPB)

[Biden Issues First Executive Order Directing Federal Agencies to Establish New Standards to Promote Safe and Secure Use of AI](#)

[Big Tech in the CFPB's Crosshairs: Bureau Proposes to Supervise Larger Technology Companies Offering Digital Wallets and Payment Apps](#)

[Federal Agencies Announce Increased Regulations Z and M Dollar Thresholds for Exempt Consumer Credit and Lease Transactions, and Higher Threshold for Exemption from Mortgage Loan Appraisal Requirements](#)

[Medical Debt Under the Microscope: Insights from the CFPB's 2022 FDCPA Report](#)

[October Consumer Litigation Filings: Mixed Bag](#)

Fair Debt Collection Practices Act (FDCPA)

[\\$225,000 Punitive Damages Award Upheld Where Creditor Repeatedly Contacted Customer After Being Notified of Attorney Representation](#)

[Undated Model Debt Violation Notice Does Not Violate the FDCPA](#)

[Federal Magistrate Recommends Dismissal of FDCPA and FCRA Case on Statute of Limitation and Reasonableness of Reporting Grounds](#)

[Second Circuit Affirms Dismissal of FDCPA Case Holding Plaintiff Prompted Communication at Issue](#)

[Illinois Federal District Court Grants Summary Judgment Holding Use of a Local Area Code by a Non-Local Debt Collector Does Not Give Rise to a FDCPA Claim](#)

Telephone Consumer Protection Act (TCPA)

[Arizona Federal District Court Holds MMS's Are Not Prerecorded Messages Under the TCPA Unless They Play Automatically](#)

Regulatory Enforcement + Compliance

[Biden-Harris Administration Amends Higher Education Act to Address College Closures and Withholding Transcripts](#)

[FTC Issues Report to Congress on the Fraud Threats Faced by Older Consumers](#)

[Opportunity Financial Scores Big Win in CA DFPI's "True Lender" Lawsuit](#)

Cryptocurrency + Fintech

[NY DFS Amendments to Cybersecurity Regulations](#)

[Well, California Has Decided to Regulate Crypto](#)

[FinCEN to Shed Light on Illicit Use of Virtual Currency Mixing Through Enhanced Record Keeping and Reporting Requirements.](#)

[Understanding the DOJ's Groundbreaking \\$4.3B Settlement with Foreign Cryptocurrency Exchange Binance.com](#)

Banking

[At Fair Lending Conference, DOJ Officials Discuss the "Combatting Redlining Initiative": Progress Made and the Road Ahead](#)

[Florida Senator Introduces Bill Regulating Bank Model Lending and Loan Programs Based on Voluntary Tips](#)

[Update: Members of National Credit Union Trade Associations Overwhelmingly Vote to Merge](#)

Podcasts

[The Consumer Finance Podcast: The Impact of State Licensing Laws](#)

[The Consumer Finance Podcast: CFPB and DOJ Joint Statement on Immigration Status and Credit Underwriting](#)

[The Consumer Finance Podcast: The NYDFS Updates Its Stringent Cybersecurity Regulations. Is This a Bellwether of Coming Industry Change?](#)

[The Consumer Finance Podcast: The Role of General Counsel in Advising Boards of Directors on the Use of AI](#)

[Payments Pros: The Future of Payments – Exploring FedNow with the Payments Professor](#)

Weekly Consumer Financial Services Newsletter

[Troutman Pepper Weekly Consumer Financial Services Newsletter – November 7, 2023](#)

[Troutman Pepper Weekly Consumer Financial Services Newsletter](#) – November 13, 2023

[Troutman Pepper Weekly Consumer Financial Services Newsletter](#) – November 21, 2023

[Troutman Pepper Weekly Consumer Financial Services Newsletter](#) – November 27, 2023

RELATED INDUSTRIES + PRACTICES

- [Consumer Financial Protection Bureau \(CFPB\)](#)
- [Consumer Financial Services](#)
- [Digital Assets + Blockchain](#)
- [Fair Credit Reporting Act \(FCRA\)](#)
- [Fair Debt Collection Practices Act \(FDCPA\)](#)
- [Financial Services Litigation](#)
- [Telephone Consumer Protection Act \(TCPA\)](#)