

In Case You Missed It: Consumer Financial Services Law Monitor – November 2024 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 and podcasts you may have missed, click on the links below:

Consumer Financial Protection Bureau (CFPB)

[Fifth Circuit Modifies Prior Order Staying the CFPB Payday Loan Rule to “Clarify” that the Compliance Date is March 30, 2025](#)

[CFPB Voluntarily Extends Effective Date of Advisory Opinion on Medical Debt](#)

[CFSA Seeks Clarification from Fifth Circuit of Required Compliance Date for CFPB Payday Loan Rule](#)

[House Resolution Introduced to Disapprove the CFPB Advisory Opinion on Medical Debt Collection Practices](#)

[Fifth Circuit Denies Rehearing in CFPB Payday Loan Rule Challenge](#)

[CFPB Releases Study on Differential Treatment of Black and White Small Business Owners Seeking Loans](#)

[Lawsuit Filed Challenging CFPB’s Advisory Opinion on Medical Debt](#)

[CFPB Reaches Settlement with Townstone Financial, Inc.](#)

[Fifth Circuit Grants Expedited Appeal in Challenge to CFPB’s Section 1071 Final Rule; Denies Temporary Administrative Stay](#)

Consumer Financial Services

[New Mexico Supreme Court Finds Credit Union’s Employees Engaged in the Unlicensed Practice of Law](#)

[In Rem Jurisdiction Matters: Fifth Circuit Clarifies Jurisdictional Requirements Over Attached Funds at Riyadh Bank](#)

Debt Buyers + Collectors

[New Mexico Federal Court Denies Summary Judgement on Majority of Claims Brought Under the TCPA Over Telemarketing Calls](#)

NYC DCWP Clarifies Amended Definition of “Debt Collector” Still Includes Creditors

FTC Halts Debt Collector Over Alleged \$7.6 Million Scheme

NYC DCWP Announces New Effective Date for Amended Debt Collection Rules

Regulatory Enforcement + Compliance

Will the California Supreme Court Finally Curtail the State’s Historic Hostility to Arbitration?

Registration Information Released for California DFPI’s Earned Wage Access Regulations

FCC Announces Effective Date for One-to-One Consent Rule

Global Tel Link Fined \$3 Million for Alleged Unfair Practices Related to Payment Accounts for Incarcerated Persons

Effective Date Announced for New TCPA Rules on Consent Revocation

Ninth Circuit Issues Decision Limiting Scope of *Concepcion*

Podcasts

The Consumer Finance Podcast – Navigating New York City’s New Debt Collection Rules

The Consumer Finance Podcast – Navigating the NYDFS’ Cybersecurity Guidance on AI

The Consumer Finance Podcast – CFPB’s Supervisory Highlights on Auto-Finance and Auto-Servicing

The Crypto Exchange Podcast – Navigating the Dark Side of Crypto: Crime, Compliance, and Consumer Protection

FCRA Focus Podcast – How to *NOT* Be Considered a CRA

Moving the Metal: The Auto Finance Podcast – Lemon Law Shakeup: *Rodriguez vs. FCA US* Has Unexpected Result

Moving the Metal: The Auto Finance Podcast – CFPB’s Supervisory Highlights on Auto-Finance and Auto-Servicing

Moving the Metal: The Auto Finance Podcast – Breaking Granite: Understanding New Amendments to the New Hampshire Retail Installment Sales Act

Newsletters

Troutman Pepper Weekly Consumer Financial Services Newsletter – Week of November 25, 2024

Troutman Pepper Weekly Consumer Financial Services Newsletter – Week of November 18, 2024

Troutman Pepper Weekly Consumer Financial Services Newsletter – Week of November 11, 2024

Troutman Pepper Weekly Consumer Financial Services Newsletter – Week of November 4, 202

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