

In Case You Missed It: Consumer Financial Services Law Monitor – November 2025 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:

BANKING

[Tenth Circuit Narrows DIDMCA Opt-Out Preemption: Colorado May Apply Its Rate Caps to Loans From State Chartered Banks to Borrowers Located in Colorado](#)

CONSUMER FINANCIAL PROTECTION BUREAU

[CFPB Employee Litigation Update: Plaintiffs Seek Clarification on Injunction, and District Court Orders Briefing on What Remains in Force](#)

[CFPB to Resume Supervision and Examinations With a “Humility Pledge”](#)

[CFPB to Shift Remaining Litigation to DOJ as Funding Lapse Looms](#)

[CFPB at a Crossroads with a New Director Nominee and a Looming Funding Cliff](#)

[Section 1071 Redo: CFPB Proposes to Narrow Coverage, Data, and Timing](#)

[CFPB’s Proposed Reg B Overhaul: Ending ECOA Disparate Impact, Narrowing Discouragement, and Reshaping SPCPs](#)

[Breaking: DOJ Signals CFPB Funding May Lapse in Early 2026 After Justice Department Legal Opinion Concludes Fed Losses Block Transfers](#)

CLASS ACTIONS

[Illinois Supreme Court Redefines Concrete Injury Requirement in No-Injury Cases](#)

DEBT BUYERS + COLLECTORS

[Ninth Circuit Holds that Bona Fide Error Defense Applies to Claim for Violation of FDCPA](#)

REGULATORY ENFORCEMENT + COMPLIANCE

CY 2026 Medicare Physician Fee Schedule: What Payors and Insurers Need to Know

STATE ATTORNEYS GENERAL

Texas Attorney General Confirms Opt-In SMS Is Outside Registration Under SB 140

PODCASTS

The Consumer Finance Podcast – Point-of-Sale Finance Series: Door-to-Door Sales and Home Improvement Financing

The Consumer Finance Podcast – The New Wave of Web Tracking Litigation: Wiretap Statutes, VPPA Risk, and Consent Strategies

The Consumer Finance Podcast – Point-of-Sale Finance Series: Navigating Home Improvement Finance Risks and Regulations

The Crypto Exchange Podcast – NFTs on Trial: The Yuga Labs Verdict and What It Means for the Digital Frontier

FCRA Focus – The CFPB's FCRA Preemption Flip: What It Means for Consumer Reporting

Moving the Metal: The Auto Finance Podcast – State Law Roundup: Arbitration Changes and Junk Fee Rules in California and Massachusetts

Payments Pros Podcast – Point-of-Sale Finance Series: Understanding the Development and Regulation of Buy Now, Pay Later Products

NEWSLETTERS

Weekly Consumer Financial Newsletter – Week of November 24, 2025

Weekly Consumer Financial Newsletter – Week of November 17, 2025

Weekly Consumer Financial Newsletter – Week of November 10, 2025

Weekly Consumer Financial Newsletter – Week of November 3, 2025

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