

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

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

CONSUMER FINANCIAL PROTECTION BUREAU (CFPB)

[Small Business Lenders Score Big Relief: Texas Federal District Court Grants Nationwide Injunction Against CFPB's Implementation and Enforcement of its Section 1071 Rule](#)

[CFPB Launches Rulemaking to “Jumpstart” Open Banking](#)

[CFPB Advises Large Banks on Compliance with CFPA § 1034\(c\)](#)

[Supreme Court Hears Arguments on Challenge to CFPB's Funding Structure](#)

[October 11 Was a Red-Letter Day in the Growing Federal-State War on Fees](#)

[Federal Agencies Finally Weigh in on Immigration Status in Credit Underwriting](#)

FAIR CREDIT REPORTING ACT (FCRA)

[CFPB Extends Deadline for FCRA Rulemaking Feedback by One Week](#)

[Third Circuit Finds No Exception Under FCRA for a Furnisher's Failure to Investigate “Frivolous” Indirect Dispute](#)

[A Tale of Two Credit Scores: Illinois Federal Court Denies Class Certification Of “Misleading” Credit Score Case](#)

[Wisconsin Federal District Court Denies Cross-Motions for Summary Judgment Holding the Reasonableness of Furnisher's Investigation a Jury Determination](#)

REGULATORY ENFORCEMENT + COMPLIANCE

[FTC and Wisconsin DOJ Settle with Auto Group over Alleged Illegal Add-Ons and Discrimination Against American Indian Consumers](#)

[TransUnion Settles for \\$15 million with CFPB and FTC Over Tenant Screening Reports](#)

[SEC's 2024 Examination Priorities: Implications for Consumer Financial Services](#)

[Connecticut Banking Regulator Reduces Fine Against Defunct Collection Firm](#)

[California Finalizes Amendments to Student Loan Servicing Act](#)

[DOJ Announces Two More Multi-Million Dollar Redlining Settlements, States Two Dozen More Active Investigations Underway](#)

FAIR DEBT COLLECTION PRACTICES ACT (FDCPA)

[For Your Information: Third Circuit Rejects Article III Standing Based on Informational Injury Doctrine in FDCPA Class Action](#)

[Georgia Federal Court Holds that Service of a Complaint Triggers the Statute of Limitations for a Subsequent FDCPA Claim](#)

[Letter Vendor Claim Remanded to State Court for Lack of Standing](#)

DEBT BUYERS + COLLECTORS

[NJ Appellate Division Finds No Private Right of Action for Debt Purchaser's Alleged Failure to Obtain State License](#)

[NYC Department of Consumer and Worker Protection Proposes Amendments to Debt Collection Rules](#)

[Utah State Court Rejects Claim Based on Debt Collector's Alleged Failure to Register Under Collection Agency Act](#)

TELEPHONE CONSUMER PROTECTION ACT (TCPA)

[New Federal District Court Decision Allows Secondary Liability Theory Under TCPA to Proceed](#)

PRIVACY + CYBER

[FTC Amends Safeguards Rule to Require Reporting of Data Breaches](#)

[California Takes an Aggressive Approach to Regulating Data Brokers](#)

BANKING

[Lenders Take Note: Federal Banking Agencies Issue Long-Awaited Community Reinvestment Act Final Rule](#)

[Supreme Court to Decide Commencement of APA Statute of Limitations Period in Debit Card Fee Challenge](#)

[Amici Tell Fourth Circuit that District Court Ruling Imperils Funds Transfer Laws](#)

CRYPTO

[SEC Dismisses Ripple Labs Executives After Losing Bid for Interlocutory Appeal](#)

STATE ATTORNEYS GENERAL

[Washington AG Ordered to Pay \\$4.3M in Attorney's Fees and Costs to Thrift Store Chain](#)

PODCASTS

[The Consumer Finance Podcast: Bank Investigations and Enforcement Actions: Lessons Learned](#)

[Payments Pros Podcast: Chronic Payments: Unraveling the Complexities of Cannabis Banking](#)

[The Consumer Finance Podcast: Litigating Elder Financial Exploitation Cases: Defending Banks in a Tough Spot](#)

[The Consumer Finance Podcast: December 1st Deadline to Adopt Executive Compensation Clawback Policies](#)

[Payments Pros Podcast: Unraveling the Legal Threads: A Deep Dive Into Earned Wage Access](#)

[The Consumer Finance Podcast: Practical Lessons Learned Regarding the Bank Secrecy Act and Anti-Money Laundering for Financial Institutions](#)

RELATED INDUSTRIES + PRACTICES

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