

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

Consumer Financial Protection Bureau (CFPB)

[CFPB Issues Final Section 1033 Open Banking Rule: Legal Challenge Filed Immediately](#)

[August 2024 Consumer Litigation Filings: Everything Up for Month and YTD](#)

[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](#)

[CFPB's Fall Edition of Supervisory Highlights Focuses on Auto-Finance Market](#)

[CFPB Intensifies Scrutiny on Medical Debt Collection Practices](#)

[CFPB Proposes Amendments to Disclosure Requirements Under Remittance Transfer Rule](#)

Fair Debt Collections Practices Act (FDCPA)

[Eighth Circuit Vacates Defense Summary Judgment on FDCPA Claim Due to Plaintiff's Lack of Standing](#)

Federal Trade Commission (FTC)

[Lawsuit Filed Challenging FTC's Final Negative Option Rule](#)

[FTC Finalizes Amendments to Negative Option Rule](#)

Regulatory Enforcement + Compliance

[New Jersey Attorney General Releases Report on Republic First Bank's Unlawful Redlining Practices](#)

[California DFPI's Earned Wage Access Regulations Approved by OAL](#)

[DOJ Reaches Historic Multi-Million Dollar Redlining Settlement With Citadel Federal Credit Union](#)

[The OCC and Illinois Attorney General File Opposing Briefs on Interchange Fee Prohibition Act](#)

[Massachusetts Federal Court Orders Key Credit Repair to Pay \\$50M for Misleading Claims and Advance Fees](#)

[Fourth Circuit Affirms Denial of Motion to Compel Arbitration Finding Duty to Read a Contract Does Not Encompass Scrolling Through Multiple Pages of Hyperlinks in a Digital Agreement](#)

Cryptocurrency + Fintech

[California Extends Compliance Deadline for Digital Financial Asset Businesses](#)

Debt Buyers + Collectors

[Minnesota Attorney General Shuts Down Debt Settlement Companies](#)

[NYC DCWP Delays Enforcement of Amended Debt Collection Rules](#)

[New York City's Amended Debt Collection Rules Draw Legal Challenge](#)

Mortgage Lending

[DOJ and CFPB Announce Landmark Redlining Settlement With Fairway Independent Mortgage Corporation](#)

[Update: Mortgage Noteholders Patiently Wait as Second Circuit Punts FAPA Retroactive Application Question To New York Court Of Appeals](#)

Privacy + Cyber

[New York Department of Financial Services Issues New Guidance on Cybersecurity Risks Arising from Artificial Intelligence](#)

Telephone Consumer Protection Act (TCPA)

[Effective Dates Announced for Amendments to TCPA Rules](#)

[Supreme Court Grants Certiorari: Revisiting the Hobbs Act and FCC Interpretations](#)

Podcasts

[The Consumer Finance Podcast – Introducing Heryka Knoespel: A New Partner at Troutman Pepper](#)

[The Consumer Finance Podcast – Navigating Hot Topics in Consumer Finance: Litigation Trends, Regulatory Changes, and Medical Debt Collection](#)

[The Consumer Finance Podcast – Exploring AI's Potential in Financial Services With John Sun of SpringLabs](#)

[The Consumer Finance Podcast – Navigating the CFPB's Controversial Interpretive Rule on BNPL Products](#)

[The Consumer Finance Podcast – CFPB’s Focus on Student Loan Servicing: Insights from the Office of Servicemember Affairs Report](#)

[The Crypto Exchange Podcast – Crackdown on DeFi? An Examination of the CFTC’s Enforcement Action Against Uniswap](#)

[Moving the Metal: The Auto Finance Podcast – Dissecting Oral Arguments in NADA’s Challenge to the CARS Rule](#)

[Payments Pros Podcast – AI in Payments: Practical Applications and Legal Insights](#)

[Payments Pros Podcast – Navigating Regulatory Waters: Recent Enforcement Actions in BaaS](#)

[Payments Pros Podcast – The Evolving Landscape of B2B Payments: Regulatory Trends and Financial Practices Explained](#)

Newsletters

[Troutman Pepper Weekly Consumer Financial Services Newsletter – Week of October 28, 2024](#)

[Troutman Pepper Weekly Consumer Financial Services Newsletter – Week of October 21, 2024](#)

[Troutman Pepper Weekly Consumer Financial Services Newsletter – Week of October 14, 2024](#)

[Troutman Pepper Weekly Consumer Financial Services Newsletter – Week of October 7, 2024](#)

[Troutman Pepper Weekly Consumer Financial Services Newsletter – Week of September 30, 2024](#)

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