Firm News | November 3, 2025

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

AUTO FINANCE

California's CARS Act Signed into Law

CONSUMER FINANCE LITIGATION

September 2025 Consumer Litigation Filings: Mixed Bag

Earned Wage Access Product Deemed Credit Under MLA, Leading Federal District Court to Deny Motion to Compel Arbitration

CONSUMER FINANCIAL PROTECTION BUREAU

CFPB Rescinds Nonbank Registration Rule

CFPB Revokes 2022 Interpretive Rule on FCRA Preemption Scope

CFPB Officially Extends Compliance Dates for Section 1071 Rule; New Rulemaking Expected Soon

CRYPTOCURRENCY + FINTECH

Fourth Circuit Finds Public Disclosure Required for Standing in Data Breach Case

California's DFPI Announces Modifications to Digital Financial Asset Regulations

DEBT BUYERS + COLLECTORS

New Jersey Appellate Division Upholds Dismissal in FDCPA Third-Party Letter Vendor Case

Third Circuit Holds that the Continuing Violation Theory is Inapplicable to the FDCPA

PRIVACY AND CYBERSECURITY

Important Guidance on Third-Party Service Provider Cyber Risk

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MORTGAGE LENDING

U.S. Supreme Court Denies Petition for Certiorari with FAPA Implications

REGULATORY ENFORCEMENT + COMPLIANCE

California Hospital Association Files Petition to Challenge State Cost Targets and Seek Relief from Alleged Regulatory Overreach

Navigating California's New Legislation on Fixed Term Installment Contracts

PODCASTS

The Consumer Finance Podcast – Navigating the Servicemembers Civil Relief Act: Protections and Litigation Trends

The Consumer Finance Podcast – Point-of-Sale Finance Series: Navigating Merchant and Dealer Contracting

The Consumer Finance Podcast – Executive Order 14331: Navigating the New Era of Fair Banking

The Consumer Finance Podcast – Point-of-Sale Finance Series: Understanding State Licensing for Nonbank Providers

The Consumer Finance Podcast – The 1033 Shake-Up: CFPB's New Rulemaking Adventure

The Crypto Exchange Podcast – The Future of Bank-Fintech Collaborations in Digital Finance

The Crypto Exchange Podcast – Navigating the New Frontier of Digital Assets and Tokenization

Moving the Metal: The Auto Finance Podcast – Quarterly Insights: Driving Through Q2 Auto Finance Data

Moving the Metal: The Auto Finance Podcast – State Law Roundup: A Focus on Connecticut and Oregon

Payments Pros Podcast – Point-of-Sale Finance Series: Banking on Lending Models

Payments Pros Podcast – The Future of Bank-Fintech Collaborations in Digital Finance

NEWSLETTERS

Weekly Consumer Financial Newsletter – Week of October 27, 2025

Weekly Consumer Financial Newsletter – Week of October 20, 2025

Weekly Consumer Financial Newsletter – Week of October 13, 2025

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