

# In Case You Missed It: Consumer Financial Services Law Monitor – September in Review

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We have posted several new topics to the [Consumer Financial Services Law Monitor](#) blog throughout the month of September. To read further, click on the titles below:

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## Featured Posts/Client Alerts

[Arizona Supreme Court Rules Recording a Notice of Sale Does Not Trigger Final Statute of Limitations Period to Collect Debt](#)

[CCPA/CPRA Will Apply to Employee AND B2B Data — Five Steps to Prepare for the January 1, 2023 Effective Date](#)

[FedNow Set for 2023 Summer Launch](#)

[Bank CEOs Testify Before Congressional Committees on Financial Services](#)

[No \\$500M Windfall for Lenders in Mistaken Wire Transfer Case](#)

[Registration Begins Under Utah's Commercial Financing Registration Act](#)

[AAA Issues Amended Commercial Arbitration Rules](#)

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## Consumer Financial Protection Bureau (CFPB)

[CFPB Signals Increased Regulation of Buy Now, Pay Later Products](#)

[Chambers of Commerce and Banking Groups File Suit Against CFPB for Overstepping Its Authority With UDAAP Exam Manual Amendment](#)

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## Auto Finance

[CFPB Examines Potential Impact of Rising Car Prices on Consumer Credit](#)

[CFPB and DOJ Remind Auto Finance Companies of SCRA Protections for Servicemembers](#)

[Which MLA Safe Harbor Are You Using? Recent Decision Highlights Overlap and Distinction Points](#)

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## Payment Processing + Cards

[Nevada Bill Adopts Uniform Money Transmission Modernization Act](#)

[U.S. Chamber of Commerce Backs Walmart in FTC Suit](#)

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## **Debt Buyers + Collectors**

[Eleventh Circuit En Banc Panel Reverses Controversial Hunstein Decision](#)

[Court Grants Debt Collector Summary Judgment in FDCPA Claim Based on Collection Letter With Multiple Addresses](#)

[Tenth Circuit Adopts “Reasonable Consumer” Standard to Determine Materiality Under FDCPA](#)

[Aged Account Comes Back to Haunt Collections Firm: Federal District Court Revives Time-Barred FDCPA Claims](#)

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## **Federal Trade Commission (FTC)**

[FTC Report Highlights Evolving Dark Patterns and Signals Increased Enforcement](#)

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## **Class Actions**

[New York District Court Allows Breach of Contract Claim to Proceed Based on NSF Fees](#)

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## **Privacy + Cybersecurity**

[OCC Closely Watches as Banks and Fintech Partner](#)

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## **Student Lending**

[California Publishes Notice of Proposed Rulemaking Regulating Student Loan Servicing](#)

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## **Podcasts**

[Keeping Up With the Bureau Episode 1: Overview of CFPB and State AG Initiatives/Expansion](#)

[Keeping Up With the Bureau Episode 2: FCRA Preemption Issues, Infringing State Laws, and the CFPB’s Position](#)

[Keeping Up With the Bureau Episode 3: Evolving Federal and State Requirements for Furnishers and Users of Consumer Reports](#)

[Banking Regulations in a Crypto World](#)

[Whose Crypto Is It Anyway? Bankruptcy and Crypto](#)

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Keeping Up With the Bureau Episode 4: Hot Topics in Collections: Fees, Reg F Landscape, and What's Next

FTC Notice of Proposed Rulemaking for Voluntary Products in Automobile Finance Transactions

Can Cyber Investigations Be Canned?

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