

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

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

Consumer Financial Protection Bureau (CFPB)

[CFPB and FTC File Amicus Brief Urging Second Circuit to Find FCRA Requires Unverified Information to be Deleted from Consumer Report](#)

[CFPB Outlines Rulemaking Plan to Dramatically Alter Decades of FCRA Requirements for Everyone in the Consumer Data Ecosystem](#)

[Congressional Republicans Receive Banking and Credit Union Trade Association Support for Legislation to Overturn the CFPB's Section 1071 Final Rule](#)

[CFPB Calls for Increased Specificity and Accuracy on Reasons for Credit Denials When Lenders Employ Artificial Intelligence](#)

[CFPB Announces Annual Threshold Adjustments for Credit Cards and Mortgages](#)

[CFPB Will Seek Public Input on Proposed Rule on Mandatory Pre-Dispute Arbitration Provisions](#)

[Kentucky Federal Court Grants Preliminary Injunction Enjoining CFPB's Enforcement of its Section 1071 Rule Until After U.S. Supreme Court Decision](#)

[CFPB Continues to Focus on Tuition Payment Plans Offered by Colleges and Universities in Latest Report](#)

[CFPB Report Focuses on Big Tech's Impact on "Tap-to-Pay"](#)

[CFPB Issues Consent Order Banning Nonbank Consumer Finance Company from Offering Consumer Leases](#)

[As Predicted, Texas Federal Court Holds CFPB Overstepped Its Authority With UDAAP Exam Manual Amendment](#)

[Several Trade Associations Join Calls to CFPB to Stay Implementation of its Section 1071 Final Rule](#)

[New York Federal Court Sides with CFPB, Denies Debt Holders' Motions to Dismiss Case Alleging Violations of the FDCPA and CFPA](#)

Telephone Consumer Protection Act (TCPA)

[Pennsylvania Federal Court Declines to Dismiss Case Involving Political Message Allowing TCPA Claim Based on Prerecorded Message to Proceed, While Granting Dismissal of ATDS Claim](#)

[Professional Plaintiff's TCPA Default Judgment of \\$828k Upheld](#)

[Wisconsin Federal Court Finds that DNC Provision Extends to Text Messages](#)

Litigation

[August Consumer Litigation Filings: Everything Up Again](#)

Debt Collection

[California Court of Appeals Finds Solar Energy Agreement Provides Basis for Rosenthal Fair Debt Collection Practices Claim by Non-Party to Agreement](#)

[Michigan Federal Court Grants Summary Judgment to Creditor on Standing Grounds in Case Alleging FDCPA Violation for Failure to Remove Dispute Notification](#)

[Parking Company Ordered to Pay \\$106,000 in Fines for Alleged Violations of the Colorado Fair Debt Collection Practices Act](#)

[Seventh Circuit Affirms Dismissal of FDCPA Claim for Lack of Standing, Holding Hiring a Lawyer and Confusion is Not Enough](#)

[New Jersey Federal Court Dismisses FDCPA Claim Based on Alleged Failure to Obtain Proper License for Lack of Standing](#)

[Washington Federal Court Holds "Vague" and "Conclusory" References to "Reasonable Procedures" Not Enough to Establish FDCPA's Bona Fide Error Defense](#)

[California AG Submits Response to Federal Agencies' Request for Information on Medical Payment Products](#)

[New Jersey Federal Court Holds Bank Levy Provides Basis for Standing in FDCPA Case](#)

Fair Credit Reporting Act (FCRA)

[FCRA Claim for "Misleading" Double-Reporting of Debt by Original Creditor and Collection Agency Survives Motion to Dismiss](#)

Cryptocurrency

[The SEC, Grayscale, and the Race for a Spot-Bitcoin ETF: An Inside Look at the APA's "Arbitrary and](#)

Capricious” Standard

Banking

[DOJ Reaches \\$1.15 Million Redlining Settlement With American Bank of Oklahoma](#)

Payday Lending

[Connecticut Department of Banking Issues Guidance Expanding Small Loan Act to Cover Earned Wage Access Products](#)

Credit Unions

[National Credit Union Trade Associations Announce Intent to Merge](#)

Podcasts

[Federal Banking Interagency Final Guidance on Third-Party Relationships](#)

[Our State and Federal Legislative and Regulatory Tracking Products](#)

[Analyzing the Treasury’s Illicit Finance Risk Assessment of Decentralized Finance](#)

[CFPB’s Rulemaking Under the FCRA \(Part 3\)](#)

[CFPB’s Rulemaking Under the FCRA \(Part 2\)](#)

[CFPB’s Rulemaking Under the FCRA \(Part 1\)](#)

[ACH Risk for Payment Processors and ODFIs](#)

[Evaluating Government Sanctions in the Payments Industry](#)

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](#)
- [Residential Solar Leasing + Finance](#)
- [Telephone Consumer Protection Act \(TCPA\)](#)