

Articles + Publications | October 6, 2025

# In Case You Missed It: Consumer Financial Services Law Monitor – September 2025 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 and podcasts you may have missed, click on the links below:

#### **Auto Finance**

Oregon Enacts New Auto Loan Fairness and Transparency Law

### **Banking**

FDIC Updates Consumer Compliance Examination Manual to Eliminate Disparate Impact Analysis in Response to President Trump's Executive Order

# **Consumer Finance Litigation**

August 2025 Consumer Litigation Filings: Everything Down for Month

### Cryptocurrency + FinTech

Treasury Invites Public Input on GENIUS Act Implementation

# **Privacy and Cybersecurity**

Shining the Light on a Recent Wave of Potential Privacy Claims

### **Mortgage Lending**

HUD's New Direction in Fair Housing Act Enforcement and Rescission of Certain Office of Fair Housing and Equal Opportunity Guidance

The Homebuyers Privacy Protection Act Becomes Law

# Regulatory Enforcement + Compliance

California Expands Vaccine Coverage Requirements

Ninth Circuit Mandates Arbitration in Millionaire Match Case: Emphasizes Totality of Circumstances in Online Contract Formation

Louisiana Becomes Latest State to Pass EWA Legislation

### **Telephone Consumer Protection Act**

Washington State Appellate Court Holds Unsolicited Recruitment Texts Violate CEMA

FCC's Final Rule on Consent Kills One-to-One Consent Requirement

## **Podcasts**

The Consumer Finance Podcast – Point-of-Sale Finance Series: Navigating the Complexities of Credit Card Rewards Programs

The Consumer Finance Podcast – Navigating Corporate Restructuring: Strategies to Optimize Value and Manage Liabilities

The Consumer Finance Podcast – Point-of-Sale Finance Series: Innovations, Regulations, and Future Trends of Modern Credit Cards

The Consumer Finance Podcast – Illinois Mortgage Foreclosure Shake-Up: Navigating Statute of Limitations Challenges

The Crypto Exchange Podcast – Navigating the GENIUS Maze: Sanctions and AML Adventures in Crypto

The Crypto Exchange Podcast – Ensuring Stability: The GENIUS Act's Impact on Stablecoin Insolvency

The Crypto Exchange Podcast – Decoding Crypto Legislation: GENIUS Moves and Clarity Paths

Moving the Metal: The Auto Finance Podcast – The Larger Participant Rule: A New Route for Auto Finance

Moving the Metal: The Auto Finance Podcast - Driving New Standards With California's CARS Rule

Payments Pros Podcast - The 1033 Shake-Up: CFPB's New Rulemaking Adventure

Payments Pros Podcast - Wage Wonders: Unraveling Payroll Mysteries With Nacha and State Insights

Payments Pros Podcast – Under the Radar: DOJ's Data Security Rules and Their Impact on Payments Companies

Payments Pros Podcast – Paddle's Payment Predicament: Unpacking FTC's Compliance Crackdown

#### **Newsletters**

Weekly Consumer Financial Newsletter – Week of September 29, 2025

Weekly Consumer Financial Newsletter – Week of September 22, 2025

Weekly Consumer Financial Newsletter – Week of September 15, 2025

Weekly Consumer Financial Newsletter – Week of September 8, 2025

Weekly Consumer Financial Newsletter – Week of September 1, 2025

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