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Keeping Up With the Bureau Episode 2: FCRA Preemption Issues, Infringing State Laws, and the CFPB's Position

The Consumer Finance Podcast

SPEAKERS

[David N. Anthony](#) | [Alan D. Wingfield](#) | [Kim Phan](#)

Please join Consumer Financial Services Partner Kim Phan and her guests and colleagues Alan Wingfield and David Anthony in the second episode of a special four-part series on recent developments with the Consumer Financial Protection Bureau (CFPB). In this episode, topics include the CFPB's position on preemption issues, Fair Credit Reporting Act (FCRA) state law infringement, and the CFPB's general position on state interactions and enforcement.

Consumer Financial Services Partner Alan Wingfield helps consumer-facing clients navigate compliance, litigation, and regulatory risks posed by the complex web of state and federal consumer protection laws, including the FCRA and state-law analogs. He is a trusted advisor and tireless advocate, helping clients develop practical compliance and dispute-resolution strategies.

David Anthony has a national litigation practice, representing companies in highly regulated industries, including consumer financial services companies. He brings significant experience in class actions and complex individual lawsuits. He has vast litigation experience defending cases under the FCRA, the Fair Debt Collection Practices Act, the Telephone Consumer Protection Act, and numerous other federal and state consumer protection statutes, with particular expertise in matters involving companion government investigations.

As a partner in the firm's Privacy + Cyber Practice Group, Kim Phan counsels financial institutions in complying with federal and state privacy and data security statutes and regulations, including the FCRA. She also provides guidance to clients on regulatory compliance matters, including navigating supervisory and enforcement interactions with the CFPB, the Federal Trade Commission, and state attorneys general and departments of consumer protection.

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