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

## The Consumer Finance Podcast

### SPEAKERS

[Ethan G. Ostroff](#) | [Alan D. Wingfield](#) | [Christopher J. Capurso](#) | [Derek Schwahn](#)

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Please join Consumer Financial Services Partner Ethan Ostroff and his guests and colleagues Alan Wingfield, Chris Capurso, and Derek Schwahn in the third 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 recent focus on the furnishers' obligation to respond to consumer disputes;
- Steps furnishers can take to ensure they properly investigate and respond to consumer disputes;
- Recent developments on reporting medical debt; and
- The CFPB's views on what should and should not be contained on a consumer's credit report.

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Partner Ethan Ostroff's practice includes advising companies on compliance issues and interactions with regulators concerning the Fair Credit Reporting Act, as well as defending furnishers, users, and specialty consumer reporting agencies in individual and class-action lawsuits under the FCRA.

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.

Associate Chris Capurso focuses his practice on federal and state consumer financial services law compliance matters, including FCRA and state-law analog compliance. He regularly advises financial institutions, lenders, and sales finance companies in the development and maintenance of closed-end and open-end lending, automobile finance, fintech, point-of-sale, small dollar, and other credit programs.

Associate Derek Schwahn represents furnishers and consumer reporting agencies in FCRA cases in both state and federal courts. He also serves as part of the firm's national practice, defending consumer-facing companies of all types in individual claims and class-action suits.

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