

Regulatory Oversight Newsletter — April 2025

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Regulatory Oversight Blog

Make sure to visit Troutman Pepper Locke's [Regulatory Oversight](#) blog to receive the most up-to-date information on regulatory actions and [subscribe](#) to our mailing list to receive a monthly digest.

Regulatory Oversight will provide in-depth analysis into regulatory actions by various state and federal authorities, including state attorneys general and other state administrative agencies, the Consumer Financial Protection Bureau (CFPB) and the Federal Trade Commission (FTC). Contributors to the blog will include attorneys with multiple specialties, including regulatory enforcement, litigation, and compliance.

Troutman Pepper Locke Spotlight

TROUTMAN PEPPER LOCKE RECEIVES UNANIMOUS SUPPORT AS 52 ATTORNEYS GENERAL FILE AMICUS BRIEF TO PROTECT EDUCATIONAL BENEFITS FOR VETERANS

By [Misha Tseytlin](#), [Timothy McHugh](#), [Mary Grace Metcalfe](#), [Jeff Johnson](#), [Lauren Hancock Miller](#), and [Trey Smith](#)

NEW YORK – In a remarkable display of unity, a bipartisan coalition of the attorneys general for all 50 states, the District of Columbia, and the Northern Mariana Islands filed an amicus curiae brief in support of Troutman Pepper Locke and Dominion Energy's petition for extraordinary relief in the matter of *Yoon v. Collins*, which continues the fight for veterans' denied educational benefits.

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RISE PRACTICE GROUP MEMBERS SELECTED TO LAW360 2025 EDITORIAL ADVISORY BOARDS

We are pleased to announce that RISE Partners [Ashley Taylor](#) and Jean Gonnell have been selected to serve on Law360's editorial advisory boards this year. Ashley will contribute his expertise to the Consumer Protection Advisory Board, while Jean will lend her insights to the Cannabis Advisory Board. We congratulate them, along with the other Troutman Pepper Locke attorneys who have been chosen for their respective boards. [Continue reading](#) for a full list of Troutman Pepper Locke attorneys selected to serve on Law360 editorial advisory boards

this year.

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Podcast Updates

THE FUTURE OF AUTO DEALERSHIP COMPLIANCE: A CONVERSATION WITH TOM KLINE

By [Stephen C. Piepgrass](#), [Brooke Conkle](#), and [Chris Capurso](#)

This episode of *Regulatory Oversight* spotlights recent *Moving the Metal* episode “The Future of Auto Dealership Compliance: A Conversation With Tom Kline.” In this episode, Brooke Conkle and Chris Capurso from Troutman Pepper Locke’s Consumer Financial Services Practice Group are joined by Tom Kline, lead consultant and founder of Better Vantage Point. Tom shares his extensive experience in the auto industry, discusses the implications of the recent vacating of the CARS Rule by the Fifth Circuit, and provides insights into the most common compliance challenges faced by dealers. He also delves into the importance of having a robust compliance program and the evolving regulatory landscape. Additionally, Tom talks about his book, *Tuck the Octopus*, which offers valuable strategies for managing dealership operations and mitigating risks. Tune in to gain expert perspectives on staying compliant and competitive in the auto finance industry.

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THE PEOPLE’S PROTECTOR: A CONVERSATION WITH AG JASON MIYARES

By [Stephen C. Piepgrass](#) and Chuck Slempp

In this episode of *Regulatory Oversight*, Chuck Slempp welcomes his former boss, Virginia Attorney General (AG) Jason Miyares. With more than two decades of shared history, Chuck and Jason delve into a candid conversation about their journey from young professionals in the AG’s office to their current roles. Jason shares his inspiring journey from intern to becoming the first Hispanic AG of Virginia and the first child of an immigrant to hold the office.

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Advertising and Marketing Updates

ARIZONA AG TAKES ACTION AGAINST COMPANY FOR ALLEGED DECEPTIVE MARKETING PRACTICES

By [Troutman Pepper Locke State Attorneys General Team](#) and [Dascher Pasco](#)

Earlier this month, Arizona Attorney General (AG) Kris Mayes announced a lawsuit alleging that CBR Systems, Inc. (CBR), one of the nation’s largest cord blood banking companies, engaged in deceptive and unfair practices.

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ALASKA OBTAINS SIX-FIGURE CIVIL PENALTY IN PRODUCT LABELING CASE

By [Troutman Pepper Locke State Attorneys General Team](#) and Natalia Jacobo

Alaska's Department of Law's Consumer Protection Unit recently announced it obtained a Superior Court order issuing a \$250,000 civil penalty against B. Merry Studio, which the state alleged to have marketed products as being made in Alaska, when the products were manufactured in the Philippines. The products at issue include knives, figurines, and animal carvings. While some of the products included raw materials sourced from Alaska, the products were assembled in the Philippines. When B. Merry Studio shipped the products to Alaska, their finishings included "Made in Philippines" stickers. The company allegedly replaced these stickers with labels that stated, "Alaskan Made" and "Made in Alaska."

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INDIANA AG AND GAMING COMMISSION WARN CONSUMERS ABOUT ILLEGAL GAMBLING ADS

By [Troutman Pepper Locke State Attorneys General Team](#) and Blake Christopher

Indiana Attorney General (AG) Todd Rokita recently partnered with the Indiana Gaming Commission to alert consumers about advertisements for illegal gambling.

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STATE AGS ALLEGE BITCOIN ATMS INCREASINGLY FACILITATE SCAMS

By [Troutman Pepper Locke State Attorneys General Team](#) and [Trey Smith](#)

Recent actions by the Pennsylvania and Iowa state attorneys general (AG) suggest increasing regulatory scrutiny of bitcoin transaction machines (BTMs) in connection with the role they allegedly play in facilitating scams. In Pennsylvania, AG David Sunday issued a consumer alert, warning Pennsylvanians that scammers are using BTMs to gain access to their money. In Iowa, AG Brenna Bird brought two lawsuits against Bitcoin Depot and CoinFlip, Iowa's two largest BTM operators, over alleged collection of illegal fees and failures that allowed Iowans to send millions of dollars to scammers through their kiosks.

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NEW YORK AG JAMES REACHES \$16.75M SETTLEMENT WITH DOORDASH FOR ALLEGEDLY MISLEADING TIP PRACTICES

By [Troutman Pepper Locke State Attorneys General Team](#) and [Namrata Kang](#)

The New York Attorney General's (AG) Office announced a \$16.75 million [settlement](#) with DoorDash, the prominent delivery platform. The settlement relates to claims that DoorDash misled both consumers and delivery workers (Dashers) regarding the handling of tips. Specifically, AG Letitia James alleged that DoorDash employed a guaranteed pay model that was supposed to ensure that delivery workers knew their pay upfront. However, DoorDash allegedly used the model to redirect customer tips to subsidize the wages the company had guaranteed to the Dashers. Instead of giving Dashers the full tips as intended, the tips were used to reduce DoorDash's

payment obligations that were needed to satisfy the guaranteed payment amount.

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State Auto-Renewal Updates

CALIFORNIA BUSINESSES MUST CONSIDER AUTO-RENEWAL LAW CHANGES

By [Clayton Friedman](#), [Michael Yaghi](#), and Natalia Jacobo

California's Auto Renewal [Law](#) is one of the most comprehensive laws applying to businesses offering automatic renewal or continuous service subscriptions in the country. Notable changes over the past few years—including new measures going into effect in July—mean businesses need to stay alert to comply if they sell any consumer goods or services to consumers through subscription programs that automatically renew.

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MASSACHUSETTS AG CAMPBELL RELEASES “JUNK” FEES AND AUTO-RENEWAL REGULATIONS

By [Troutman Pepper Locke State Attorneys General Team](#) and [Namrata Kang](#)

Massachusetts Attorney General (AG) Andrea Joy Campbell [announced](#) Massachusetts' new consumer protection [regulations](#) prohibiting “junk fees” and providing consumers with greater transparency regarding trial and subscription offers, prohibiting unfair marketing tactics that obscure the true cost of a product or service. The regulations are intended to help consumers understand the total cost of products and services at the outset of a transaction, avoid fees, and make it easier to cancel unwanted costs associated with trial and subscription offers.

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Consumer Financial Services Updates

ARIZONA AG PURSUES FRAUDULENT REAL ESTATE SCHEME TARGETING ALLEGED FRAUDSTERS, TITLE COMPANIES, ATTORNEYS, AND LAW FIRMS

By [Troutman Pepper Locke State Attorneys General Team](#) and [Troy Homesley](#)

On March 7, Arizona Attorney General (AG) Kristin Mayes filed a novel [lawsuit](#) alleging consumer fraud and racketeering against numerous entities, individuals, and even law firms and title companies involved in the residential real estate market. The lawsuit is now pending in Maricopa County. The lawsuit offers a warning to entities, individuals, title companies, and even attorneys and law firms involved in the residential real estate industry.

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WASHINGTON AG ACCUSES COLLECTION AGENCY OF VIOLATING NOTICE REQUIREMENT FOR COLLECTING MEDICAL DEBT

By [Troutman Pepper Locke State Attorneys General Team](#) and [Michael Lafleur](#)

The Washington State Attorney General's (AG) Office filed a [lawsuit](#) against [Renton Collections Inc.](#), accusing the company of violating Washington's Collection Agency Act by failing to include certain disclosures in their collection letters to debtors.

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NEW JERSEY DIVISION ON CIVIL RIGHTS ISSUES FINDING OF PROBABLE CAUSE AGAINST CONSUMER FINANCIAL SERVICES COMPANY FOR DISCRIMINATION

By [Troutman Pepper Locke State Attorneys General Team](#) and [Lane Page](#)

On March 11, New Jersey Attorney General (AG) Matthew Platkin and the New Jersey Division on Civil Rights (DCR) announced that DCR issued a finding of probable cause against Advance Funding Partners/Same Day Funding (Advance Funding), a company that provides cash advances and consumer loans, alleging that it violated the New Jersey Law Against Discrimination by discriminating against both consumers and employees.

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FCA Updates

***WISCONSIN V. BELL* AND WHAT'S NEXT FOR FCA ENFORCEMENT**

By [Amy Pritchard Williams](#), [Michael S. Lowe](#), [Callan G. Stein](#), and [Ayana Brown](#)

2025 is already shaping up to be an active year for False Claims Act (FCA) litigation. With the recent announcements of executive orders that may expand the FCA as an enforcement tool, as discussed in a [recent Troutman Pepper Locke client alert](#), everyone is keeping a close eye on what is next. In the past few weeks, the U.S. Supreme Court has gotten in on the FCA action.

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Government Contracts Updates

THE FEDERAL CONTRACTORS' PLAYBOOK: MANAGING INCREASED COSTS FROM TARIFFS AND DOMESTIC MATERIAL DEMANDS

By [Hilary Cairnie](#) and [Bonnie Gill](#)

Just two months into President Donald Trump's second term, contractors have been whipsawed by a flurry of executive orders, Department of Government Efficiency (DOGE) directives, and agency actions. This has brought an era of chaos, confusion, and uncertainty to the government marketplace as contractors endeavor to figure out what all of this means, day to day as they proceed with contract performance.

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Other State AG Updates

NEW YORK AG JAMES PROPOSES EXPANSION OF STATE CONSUMER PROTECTION LAW

By [Troutman Pepper Locke State Attorneys General Team](#) and [Warren F. “Jay” Myers](#)

New York Attorney General (AG) Letitia James recently announced her support for legislation that would significantly broaden the state’s consumer protection statute to prohibit not just deceptive acts, but also unfair and abusive business practices. The proposed Fostering Affordability and Integrity through Reasonable (FAIR) Business Practices Act, an idea long backed by leaders of the Biden-era Federal Trade Commission and Consumer Financial Protection Bureau, has been introduced in both the New York State Senate and Assembly.

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FTC, STATES SUE JOHN DEERE IN RIGHT TO REPAIR LAWSUIT

By [Troutman Pepper Locke State Attorneys General Team](#), [Stephen C. Piepgrass](#), [Bradley Weber](#), [Christy Matelis](#), and [Daniel Waltz](#)

On January 15, the Federal Trade Commission (FTC), Minnesota, and Illinois filed a lawsuit against Deere & Company (Deere). The complaint, which Michigan, Wisconsin, and Arizona have since joined, accuses Deere of creating and maintaining a repair services monopoly and engaging in anticompetitive business practices that interfere with farmers’ rights to repair their Deere agricultural equipment in violation of federal and state antitrust laws.

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Dear Mary Column

Dear Mary,

Our company experienced a cybersecurity incident. It seemed pretty minor — just a few suspicious emails and an employee’s account being locked. To my dismay, we’re now hearing from our IT team that the issue is more serious. We have cyber insurance, but we didn’t notify our carrier right away. Did we make a mistake? When should I reach out to our insurance provider?

– Unsure Insured of San Francisco

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Tobacco Updates

UNPACKING THE ILLICIT E-CIGARETTE CRACKDOWN BY STATE AGS

By [Chris Carlson](#), [Michael Jordan](#), and [Zie Alere](#)

In mid-January, a bipartisan coalition of nine state attorneys general, as well as the Washington, D.C., attorney general, announced a coordinated effort to curb illicit electronic cigarette sales. The attorneys general of California, Connecticut, Illinois, Hawaii, Minnesota, New York, New Jersey, Vermont, Ohio and Washington, D.C., are coordinating enforcement activity targeting dealers of these products — issuing warning letters, serving civil investigative demands and filing complaints.

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Cannabis Regulatory Updates

MASSACHUSETTS EFFORTS TO ENSURE SAFETY IN THE CANNABIS INDUSTRY: NEW TESTING REQUIREMENTS AND RECENT ADVISORIES

By Jean Smith-Gonnell and [Sydney Goldberg](#)

On February 3, the Massachusetts Cannabis Control Commission (CCC) issued two public health and safety advisories regarding potentially contaminated marijuana products sold by two separate licensees in Massachusetts.

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SUIT AGAINST CANNABIS GIANT TRULIEVE UNDERSCORES CASHLESS ATM RISKS AND THE NEED FOR BANKING REFORMS

By Jean Smith-Gonnell and [Michael Jordan](#)

In a February 19 [complaint](#) filed in Arizona state court, Texas-based payment processor Switch Commerce LLC argued that multistate cannabis operator Trulieve Cannabis Corp. and its affiliates should be responsible for a \$950,000 fine from Visa for their alleged fraudulent use of “cashless ATMs” — not Switch.

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Stephanie Kozol, Senior Government Relations Manager – State Attorneys General, also contributed to this newsletter.

Our Cannabis Practice provides advice on issues related to applicable federal and state law. Marijuana remains an illegal controlled substance under federal law.

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