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State AGs in the Driver's Seat: Auto Finance Enforcement in the Trump 2.0 Era

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In this episode of *Moving the Metal*, hosts Brooke Conkle and Chris Capurso are joined by Troutman colleagues Chris Carlson and Nam Kang from the firm's RISE Practice Group to unpack what "Trump 2.0" really means for dealers and auto finance companies. With the Consumer Financial Protection Bureau (CFPB) and other federal regulators pulling back, the group explains how state attorneys general (AGs) and state financial regulators are rapidly filling the void — often led by former CFPB staff now embedded in state offices — and why that creates a complex patchwork of unfair or deceptive acts or practices standards and enforcement approaches across 50 states. They discuss hot-button themes like affordability, junk fees, mini-CFPBs, and the growing role of state working groups, as well as how state AGs are leveraging prior CFPB theories, the California CARS rule, and copy-and-paste complaints.

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