



## → A.J. S. Dhaliwal

### Partner

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AJ Dhaliwal is a financial services regulatory and government enforcement partner based in Washington, D.C., and serves as Co-Leader of Sheppard Mullin's Consumer Finance Team and the firm's *Chambers*-ranked Blockchain and Fintech Team.

AJ is a highly regarded advisor who blends relentless advocacy with keen insight into achieving clients' goals, offering thoughtful and practical advice. AJ advises banks, fintechs, payment firms, mortgage companies, auto lenders, other nonbank firms, and their service providers, representing them in enforcement matters, including government investigations, regulatory exams, compliance issues, licensing, and mergers and acquisitions.

AJ represents financial institutions in government enforcement and regulatory matters before almost all governmental agencies, including the Consumer Financial Protection Bureau (CFPB), Federal Trade Commission (FTC), the US Department of Justice (DOJ), the US Department of Housing and Urban Development (HUD), the US Department of Veteran Affairs (VA), the Federal Housing Finance Agency (FHFA) and Government-Sponsored Enterprises (GSEs), Fannie Mae and Freddie Mac, the Government National Mortgage Association (Ginnie Mae), the US Small Business Administration (SBA), Federal Reserve Board (FRB), Federal Deposit Insurance Corporation (FDIC), Office of the Comptroller of the Currency (OCC), Financial Crimes Enforcement Network (FinCEN), state attorneys general and state regulators, such as the California Department of Financial Protection and Innovation (DFPI), the New York Department of Financial Services (NYDFS).

He has experience advising on matters involving the Equal Credit Opportunity Act (ECOA), the Real Estate Settlement Procedures Act (RESPA), the Truth in Lending Act (TILA), the Fair Credit Reporting Act (FCRA), Electronic Funds Transfer Act (EFTA), Electronic Signatures in Global and National Commerce Act (E-SIGN), Telephone Consumer Protection Act (TCPA), Servicemembers Civil Relief Act (SCRA), Military Lending Act (MLA), the Fair Debt Collection Practices Act (FDCPA), Gramm-Leach-Bliley Act (GLBA), Bank Secrecy Act/anti-money laundering (BSA/AML) laws and regulations, False Claims Act (FCA), and the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA). AJ frequently handles matters involving allegations of unfair, deceptive, or abusive acts in violation of the Federal Trade Commission Act (UDAP), the Consumer Financial Protection Act (UDAAP), and similar state laws.

AJ regularly represents clients in the following areas:

**Government Enforcement, Examinations, and Investigations:** Guides financial institutions through CFPB and prudential bank regulatory examinations, enforcement matters, including self-disclosures, and advises on multi-agency investigations with state regulators, attorneys general, and other federal agencies.

**Regulatory Compliance:** Navigates clients through the intricacies of compliance with federal and state consumer protection laws and regulations related to licensing, usury, advertising, disclosures, privacy, money transmission and payments, lending and servicing practices, and laws prohibiting UDAP/UDAAPS.

**Fintech innovation:** Assists established and emerging fintechs through the regulatory hurdles of product development, strategic partnerships, electronic payments, and with understanding the operational implications and compliance issues related to third-party risk management.

**Transactions:** Advises clients on negotiating commercial relationships, including joint ventures, and product development. He also advises acquirers in transactions on regulatory matters, including due diligence of companies, and transactional structuring in light of federal and state licensing and regulatory requirements.

AJ is active in Washington, D.C., with commitment to pro bono, community, and civic activity. He currently serves on the board of directors of the Washington Council of Lawyers. AJ is also on the Executive Committee of the South Asian Bar Association of North America (SABA).

## Honors

Leading Author - Financial Services, *Lexology Legal Influencers*, Q2 2022, Q2 2024, Q4 2024, Q1-Q3 2025

Leading Author - Dispute Resolution, *Lexology Legal Influencers*, Q1 2024, Q2 2025

Leading Author - TMT - US, *Lexology Legal Influencers*, Q2 2025

Top Author, *JD Supra Readers' Choice Awards*, 2022-2025

Community Leader Award, South Asian Bar Association of Washington, D.C. (SABA-DC), 2021

Rising Star, South Asian Bar Association of North America (SABA), 2017

## Experience

- Represented indirect auto finance company in a DOJ and state AG investigation into subprime auto loan origination and securitization practices
- Represented several card issuers in CFPB enforcement actions relating to unfair billing tactics and deceptive marketing with respect to credit card add-on products
- Represented a large student loan servicer in parallel federal government investigations, focusing on issues related to UDAAP and SCRA compliance
- Represented a credit reporting bureau in a CFPB enforcement action alleging UDAAP violations relating to the marketing of credit scores to consumers
- Represent financial institutions in connection with data breach and cyber matters, including in connection with related state regulatory and enforcement investigations into breaches
- Represent multiple companies stemming from a CFPB sweep of investigations, which led to enforcement actions and negotiated settlements, alleging violations of the CFPB prohibition against deceptive acts and practices, the MAP Rule, and Regulation Z
- Representation of multiple mortgage companies in FCA and FIRREA investigations by the DOJ, various U.S. attorneys' offices, HUD, and VA, concerning compliance with the Fair Housing Administration (FHA) Direct Endorsement Lender program guidelines, VA loan requirements, HECMs, and

Fannie Mae and Freddie Mac origination and servicing guidelines

- Represented several banks and non-banks through CFPB examinations and pre-enforcement matters and responding to Proposed Action and Request for Response (PARR)
- Represented a non-bank in a confidential bank regulator enforcement matter based on a referral from the CFPB to the DOJ for alleged fair lending violations
- Responded to FDIC investigation subpoena on behalf of a national bank alleging RESPA violations arising out of co-marketing agreements and desk rentals
- Defended residential mortgage lender in FCA qui tam litigation in Southern District of California regarding the FHA government-insured loan program
- Representing large financial institution in connection with CFPB supervisory examination into fair lending activities
- Advised multiple non-banks on issues related to their advertising and marketing practices in compliance with TCPA, TILA, the MAP Rule, and UDAP/UDAAP
- Advised a FinTech payments processor on matters related to disclosure delivery, advertising and marketing compliance, and risk management
- Represented major card issuer in identifying, self-reporting to CFPB, and remediating UDAAP non-compliance, resulting in the avoidance of a consent order and civil money penalties
- Helped a card issuer redesign existing rewards program, create benchmarks against best in class standards, conduct risk assessments, integrate grandfathered balances, and terminate legacy programs
- Advised credit, debit, and prepaid card issuers in compliance management, deferred interest, and technical compliance with consumer financial laws and regulations
- Participated on due diligence teams to assess regulatory risks related to the acquisition of financial services entities, including mortgage originators and servicers
- Representation of a bank in connection with an FDIC examination that alleged RESPA violations

## Articles

- The Future Of Digital Asset Oversight May Rest With OCC  
*Law360*, 12.01.2025
- State Crypto Regs Diverge As Federal Framework Dawns  
*Law360*, 09.05.2025
- Why 'Regulatory Pullback' Could Be Fintech's Biggest Risk In 2025  
*Forbes*, 08.14.2025
- Video Games Are Quietly Becoming The Next Fintech Frontier  
*Forbes*, 07.23.2025
- How Earned Wage Access Is Reshaping The Employer-Employee Relationship  
*Forbes*, 07.09.2025
- Regulatory Reset: Trump Administration's Efforts to Reshape the CFPB  
*Daily Journal*, 02.27.2025
- What Financial Intermediaries Can Expect From New Admin  
*Law360*, 02.14.2025

- Strategies For Home Equity Investment Providers In 2025  
*Law360*, 12.12.2024
- AI Monitoring And FCRA: Employer Compliance Essentials  
*Law360*, 11.22.2024
- Earned Wage Access Laws Form A Prickly Policy Patchwork  
*Law360*, 10.15.2024
- CFPB Reality Check: Video Game Cash Is Still Money  
*Law360*, 05.10.2024
- Regulatory Trends Offer 4 Lessons For Debt Relief Providers  
*Law360*, 03.01.2024
- Eye on Privacy: 2023 Year in Review  
01.26.2024
- Regulators' Focus On AI Highlights Risks For Lenders  
*Law360*, 10.16.2023
- CFPB Notches Multibillion Dollar Settlement with Credit Repair Operation  
*Daily Journal*, 09.26.2023
- Consumer Financial Services Answer Book (2024 Edition)  
*Practising Law Institute*, 09.25.2023
- How Fed's Crypto Denial Fits Into Broad Regulatory Movement  
*Law360*, 03.06.2023
- Eye on Privacy 2021 Year in Review  
01.11.2022
- Decade in the making: CFPB proposes Dodd-Frank Section 1071 Regulations  
*Daily Journal*, 10.27.2021
- Co-author, *The Supreme Court's Ruling in Seila Law LLC v. CFPB: The End of CFPB Constitutionality Litigation?* The Business Lawyer (Spring 2021)
- Co-author, *The devil is in the details: LabMD imposes limitations on the FTC's enforcement authority*, Cybersecurity Law Report (June 2018)
- Co-author, *The FCC's Expanding Definition of Privacy*, Journal of Internet Law (October 2015)
- Co-author, *Petitions To Modify or Set Aside CFPB Civil Investigative Demands: Analysis of Recent Decisions*, LexisNexis® Emerging Issues Analysis (January 2013)

## Consumer Finance and Fintech Blog Posts

- "CFPB and Federal Reserve Finalize 2026 Inflation Adjustments to Consumer Leasing and Truth in Lending Coverage Thresholds," December 18, 2025
- "CFPB Finalizes 2026 Increase to Fair Credit Reporting Act Disclosure Fee Cap," December 18, 2025
- "NCUA Launches Deregulation Project and Proposes Four Rules to Streamline Credit Union Regulations," December 18, 2025
- "FinCEN Assesses \$3.5 Million Penalty Against Virtual Asset Platform for Alleged BSA Violations," December 18, 2025

- "CFTC Rolls Out Digital Asset Collateral Pilot, Issues Tokenized Collateral Guidance, and Withdraws Prior Virtual Currency Advisory," December 18, 2025
- "CFPB Signals It Will Issue Interim Open Banking Rule as Funding Lapse Approaches," December 11, 2025
- "SEC Releases 2026 Examination Priorities Highlighting Compliance, Information Security, and Emerging Technology," December 11, 2025
- "OCC and FDIC Withdraw Leveraged Lending Guidance," December 11, 2025
- "Washington DFI Seeks License Revocation and Industry Ban After Alleged Uniform Money Services Act Violations," December 4, 2025
- "Former CFPB Director to Lead New Consumer Protection and Affordability Initiative," December 4, 2025
- "CFPB Signals Major Shift in Exam Approach With New 'Humility Pledge'," December 4, 2025
- "Federal Reserve Reports Decline in Open Supervisory Findings Across All Bank Portfolios," December 4, 2025
- "OCC Confirms Bank Authority to Hold Crypto-Assets as Principal for Paying Network Fees," November 26, 2025
- "CFPB to Begin Transferring Remaining Litigation to DOJ Amid Funding Collapse," November 26, 2025
- "California's Privacy Protection Agency Creates Data Broker Enforcement Strike Force," November 26, 2025
- "Washington DFI Finalizes \$60,000 Consent Order Addressing Alleged Advertising, Disclosure, and Reporting Failures," November 20, 2025
- "SEC Chair Outlines 'Project Crypto' Framework for Digital Asset Regulation," November 20, 2025
- "FTC Permanently Bans Small-Business Financing Firm and CEO for Alleged UDAP and Telemarketing Violations," November 20, 2025
- "CFPB Proposes Revisions to Regulation B's Small Business Lending Rule Under Section 1071," November 20, 2025
- "CFPB Says its Funding Structure is Unconstitutional but a New Bureau Director is Nominated," November 20, 2025
- "CFPB Proposed Rule Dramatically Revises ECOA," November 20, 2025
- "Tenth Circuit Allows Colorado to Enforce its Interest Rate Caps on Out-of-State Banks," November 13, 2025
- "CFPB Terminates 2023 Consent Order Against a National Consumer Reporting Agency for Alleged Security Freeze Violations," November 13, 2025
- "DFPI Orders Mortgage Lender to Pay \$100,000 for Alleged Per Diem Interest and Recordkeeping Violations," November 13, 2025
- "Ohio DFI Withdraws Prior Interpretation, Suspends Licensing for Bank Loan Arrangers Under Small Loan Act," November 13, 2025
- "Colorado's Medical Debt Reporting Law Challenged in Federal Court," November 13, 2025
- "Pennsylvania Attorney General Secures \$750,000 Settlement Over 'Negative Option' Collectibles Sales," November 13, 2025
- "Delaware Bans Medical Debt from Consumer Credit Reports," November 6, 2025
- "West Virginia Federal Court Certifies Class Action Challenging 'Pay-to-Pay' Fees," November 6, 2025

- "Federal Court Halts Implementation of CFPB's Open Banking Rule," November 6, 2025
- "Oklahoma Issues Memo Detailing New Digital Asset Kiosk Licensing Requirements," November 6, 2025
- "Massachusetts Finalizes Comprehensive Money Transmission Regulations," November 6, 2025
- "DFPI Fines Kiosk Operator \$675,000 for Alleged Violations of the Digital Financial Assets Law," November 6, 2025
- "Federal Reserve Governor Barr Highlights Gaps Regulators Must Bridge Under GENIUS Act," October 30, 2025
- "CFPB Withdraws Repeat Offender and Form Contract Registry Proposals," October 30, 2025
- "CFPB Issues Interpretive Rule Asserting Federal Preemption Over State Medical Debt Credit Reporting Laws," October 30, 2025
- "DFPI Orders Lender to Pay \$1 Million for Alleged Violations of the Fair Access to Credit Act," October 30, 2025
- "NYDFS Issues Cybersecurity Guidance on Third-Party Service Provider Risk," October 30, 2025
- "OCC Settles with Bank Over Alleged BSA/AML Violations," October 24, 2025
- "NCUA Proposes Rule Prohibiting Use of Reputation Risk in Supervision," October 24, 2025
- "District Court Denies Arbitration of Service Members' Class Action Claims Under Military Lending Act Holding That Earned Wage Access Constitutes Extension of Consumer Credit," October 24, 2025
- "California Enacts 30-Day Data Breach Notification Deadline," October 16, 2025
- "DFPI Orders Crypto Kiosk Operator to Cease Operations for Alleged Violations of Digital Financial Assets Law," October 16, 2025
- "Nevada Removes In-State Office Requirements for Online and Buy Now, Pay Later Lenders," October 16, 2025
- "Four States Settle with Mortgage Company for Alleged Unlicensed Activity," October 16, 2025
- "Connecticut Department of Banking Issues Consent Order for Alleged Unlicensed Small-Loan Activity," October 16, 2025
- "Maryland OFR Issues Guidance on New Medical Debt Collection Laws," October 16, 2025
- "Arizona Cryptocurrency Kiosk Law Takes Effect," October 9, 2025
- "New California Law on Servicing of Second Mortgages Causes Confusion Among Lenders and Servicers," October 9, 2025
- "North Dakota Launches State's First Stablecoin," October 9, 2025
- "OCC and FDIC Propose Rules to Eliminate Reputation Risk and Debanking," October 9, 2025
- "CFPB Extends Compliance Deadlines for Section 1071 Small Business Lending Rule," October 9, 2025
- "FTC and DOJ Settle with Disability-Advocacy Company for Alleged Illegal Telemarketing Practices," October 9, 2025
- "OCC Announces Guidance Reducing Compliance Scope for Community Banks," October 9, 2025
- "Massachusetts Finalizes Amendments to Mortgage Licensing, Truth in Lending, and Small-Loan Regulations," October 2, 2025
- "OCC Terminates Two Consent Orders," October 2, 2025

- "California Privacy Regulations on ADMT, Cybersecurity Audits, and Risk Assessments Receive Final Approval," October 2, 2025
- "CFPB Terminates HDMA and FCRA Consent Orders," October 2, 2025
- "CFPB Looks to Amend Supervisory Designation Proceedings," October 2, 2025
- "NYDFS Directs Banks to Incorporate Blockchain Analytics Into Virtual Currency Risk Programs," September 25, 2025
- "Oregon Enacts New Laws on Medical Debt Credit Reporting, Auto Loan Disclosures and Hidden Online Fees," September 25, 2025
- "FinCEN Proposes Two-Year Delay of Investment Adviser AML Rule," September 25, 2025
- "FTC Bans Student Loan Debt Relief Operators for Alleged Deceptive Practices," September 18, 2025
- "Kentucky Federal Court Upholds Federal Reserve's Debit-Card Fee Cap," September 18, 2025
- "California, Colorado, and Connecticut Launch Joint Privacy Sweep Over Opt-Out Rights," September 18, 2025
- "District Court Allows Class Action Claims Against EWA Provider to Proceed Under TILA and MLA," September 18, 2025
- "D.C. Attorney General Sues Crypto ATM Operator for Alleged CPPA and Elder-Exploitation Violations," September 18, 2025
- "Homebuyers Privacy Protection Act Signed Into Law, Restricting Trigger Leads," September 11, 2025
- "OCC Issues Bulletins on Customer Financial Record Protections and Politicized Debanking," September 11, 2025
- "CFPB Releases Spring 2025 Agenda Signaling Deregulatory Shift," September 11, 2025
- "CFPB Secures Permanent Ban on Fintech Service Provider for Alleged Unfair Practices," September 4, 2025
- "OCC Terminates 2022 Consent Order Against National Bank," September 4, 2025
- "Illinois Enacts Digital Asset Consumer Protection and Kiosk Laws," September 4, 2025
- "Wyoming Launches First State-Issued Stable Token," August 28, 2025
- "Massachusetts AG Secures \$795,000 Settlement for Alleged Data Security and Breach Notification Failures," August 28, 2025
- "District Court Allows Federal TILA and Maryland Consumer Loan Law Claims to Move Forward Against Earned Wage Access Provider," August 28, 2025
- "Illinois Proposes Regulations for Shared Appreciation Agreements Under the Residential Mortgage License Act," August 28, 2025
- "California Finalizes New CCPA Rules on ADMT, Cybersecurity Audits, and Risk Assessments," August 28, 2025
- "CFPB Proposes Rule Narrowing Nonbank Supervisory Authority Under CFPB," August 28, 2025
- "CFPB Reopens Data Rights Debate with New 1033 Rulemaking," August 21, 2025
- "Federal Reserve Ends Novel Activities Supervision Program for Crypto and Fintech Oversight," August 21, 2025
- "DFPI Orders Mortgage Lender to Pay \$2.3 Million for Per Diem Interest Overcharges," August 21, 2025

- "CFPB Terminates Investigation Into BNPL Firearms Financing Provider, Citing Political Bias," August 21, 2025
- "D.C. Circuit Clears Path for CFPB Layoffs," August 21, 2025
- "President's Working Group Report Lays Foundation for U.S. Crypto Market Structure," August 14, 2025
- "Ninth Circuit Revives Washington Consumer Protection Claims over 'HomeOwner Agreement'," August 14, 2025
- "Trump Signs Executive Order on Debanking," August 14, 2025
- "Federal Court Vacates Federal Reserve's Interchange Fee Rule," August 14, 2025
- "Illinois Expands Collection Agency Act with New Licensing and Enforcement Provisions," August 14, 2025
- "Trump to Nominate Stephen Miran to Federal Reserve Board of Governors," August 14, 2025
- "Trade Groups Urge Congress to Address GENIUS Act Loopholes," August 14, 2025
- "CFPB Seeks Comment on Proposed Rules to Scale Back Larger Participant Thresholds," August 7, 2025
- "New York City Pushes Back Compliance Date of Amended Debt-Collection Rules," August 7, 2025
- "FinCEN Warns Financial Institutions of Illicit Activity at Crypto Kiosks," August 7, 2025
- "Congress Passes Homebuyer Lead Reform Bill, Limiting Mortgage Lead Sharing Under FCRA," August 7, 2025
- "Massachusetts AG Issues Final Guidance Ahead of September 2 Junk-Fee Rule Enforcement," August 7, 2025
- "In a Surprising Switch, CFPB Now Seeks to Rewrite Open Banking Rule," July 31, 2025
- "Georgia and Nebraska Update Money Transmission Statutes," July 31, 2025
- "FTC Halts Alleged \$100M Debt Relief Scam Under Impersonation Rule," July 31, 2025
- "Consumer Groups Sue CFPB Over Delay in Section 1071," July 31, 2025
- "Federal Court Rejects DOJ's Request to End Oversight of Pennsylvania Bank's Redlining Settlement," July 31, 2025
- "Stablecoin Regulation Takes Effect Under Newly Enacted GENIUS Act," July 24, 2025
- "CFPB Withdraws Rule to Eliminate State Enforcement Notification Requirements," July 24, 2025
- "Massachusetts AG Settles with Student Loan Lender on AI-Based Fair Lending Violations," July 24, 2025
- "CFPB Terminates Consent Order Against Credit Union Early," July 24, 2025
- "Fifth Circuit Upholds Dallas Fee-Cap & Installment Limits for Short-Term Loans," July 17, 2025
- "Senate Confirms Jonathan Gould as Comptroller of the Currency," July 17, 2025
- "Texas Court Vacates CFPB Medical Debt Reporting Rule," July 17, 2025
- "Connecticut Updates Money Transmission Law to Cover Digital Wallets and Virtual Currency," July 17, 2025
- "CFPB Orders Pawn Lender to Pay \$9 Million for Alleged Military Lending Act Violations," July 17, 2025
- "California Enacts New Mortgage Servicing and Foreclosure Standards," July 17, 2025
- "Federal Banking Regulators Issue Joint Guidance on Crypto-Asset Safekeeping," July 17, 2025
- "NYDFS and Other State Regulators Impose \$4.2 Million Penalty on Money Transmitter," July 10, 2025

- "Rhode Island Enacts Ban on Reporting Medical Debt to Credit Bureaus," July 10, 2025
- "Eighth Circuit Vacates FTC's 'Click-to-Cancel' Negative Option Rule," July 10, 2025
- "DFPI Finalizes \$300,000 Settlement with Crypto Kiosk Operator for Alleged Digital Asset Law Violations," July 10, 2025
- "CFPB Funding Cut Nearly 50% by 'One Big Beautiful Bill Act'," July 10, 2025
- "CFPB Terminates Two Consent Orders Addressing Overdraft Fees and Mortgage Servicing Violations," July 10, 2025
- "HUD Requests Public Input on Buy Now Pay Later Loans and FHA Mortgage Eligibility," July 10, 2025
- "Texas Passes Legislation to Regulate Sales-Based Financing," July 3, 2025
- "Texas Enacts Sweeping AI Law: Disclosure, Consent, and Compliance Requirements Take Effect in 2026," July 3, 2025
- "Pennsylvania to Require Licenses for Virtual Currency Transmitters," July 3, 2025
- "FHFA Orders Fannie Mae and Freddie Mac to Consider Cryptocurrency Reserves in Mortgage Risk Assessments," July 3, 2025
- "Oregon Prohibits Medical Debt in Credit Reports," July 3, 2025
- "Illinois District Court Denies Motion to Vacate CFPB Redlining Settlement," June 26, 2025
- "OCC Enters Consent Orders Against New York-based Bank," June 26, 2025
- "Federal Reserve Board Removes Reputational Risk from Examination Ratings," June 26, 2025
- "NYC Comptroller Report Calls for Overhaul of State Consumer Financial Protections," June 18, 2025
- "CFPB Proposes to Eliminate Education Allocations from Civil Penalty Fund," June 18, 2025
- "Maine Enacts Ban on Reporting Medical Debt to Credit Bureaus," June 18, 2025
- "Texas Supreme Court Issues New Interpretation of Texas Usury Law," June 18, 2025
- "CFPB and DOJ Terminate Another Redlining Consent Order," June 18, 2025
- "New York AG Secures \$250,000 Settlement With Money Transmitter Over Remittance Rule Violations," June 18, 2025
- "Illinois Delays Interchange Fee Ban by One Year," June 12, 2025
- "OCC Rejects Calls to Roll Back Preemption Rules," June 12, 2025
- "Nevada Enacts Law Allowing Remote Licensing for Internet Consumer Lenders," June 12, 2025
- "Louisiana and Connecticut Advance Earned Wage Access Laws," June 12, 2025
- "DOJ Moves to End \$13 Million Redlining Consent Order," June 12, 2025
- "CFPB Moves Forward with Debt Relief Suit Over \$3.4M in Alleged Advance Fees," June 12, 2025
- "CFPB and Pawn Store Operator to Settle MLA Suit," June 5, 2025
- "California Assembly Advances Bill to Permit Crypto Payments under DFAL," June 5, 2025
- "FDIC and Maryland End Joint Consent Orders Against Regional Bank," June 5, 2025
- "California's 'Auto Renewal Law' Takes Effect on July 1," June 5, 2025
- "FTC Permanently Bans Debt Collector for UDAP and FDCPA Violations," June 5, 2025

- "Fourth Circuit Expands FCRA Liability: Legal Inaccuracies Now Actionable," May 29, 2025
- "Maryland Enacts Earned Wage Access Law," May 29, 2025
- "CFPB Seeks to Vacate Open Banking Rule," May 29, 2025
- "CFPB Drops Lawsuit Against Lease-to-Own Fintech Following Adverse Credit Ruling," May 29, 2025
- "Pennsylvania Launches Centralized Consumer Complaint System, Expands State Enforcement Under Dodd-Frank," May 29, 2025
- "DOJ and CFPB Terminate \$9 Million Redlining Consent Order with Southern Regional Bank," May 29, 2025
- "Vermont Enacts Law Prohibiting Medical Debt Reporting and Funding Debt Relief Initiative," May 29, 2025
- "Senate Advances Stablecoin Bill," May 22, 2025
- "CFPB Proposes to Rescind Risk-Based Supervision Rulemaking," May 22, 2025
- "New York Enacts BNPL and Overdraft Fee Restrictions," May 22, 2025
- "FDIC Rescinds 2024 Merger Guidelines; House Votes to Repeal OCC Rule Under CRA," May 22, 2025
- "CFPB Narrows State Enforcement Powers by Rescinding 2022 Interpretative Rule," May 22, 2025
- "CFPB Reduces Civil Penalty in Settled Remittance Enforcement Action," May 22, 2025
- "CFPB Withdraws Guidance and Proposed Rules on Data Broker, Video Game Payments, and Contract Clauses," May 15, 2025
- "OCC Confirms Banks' Authority to Offer Crypto Custody and Execution Services," May 15, 2025
- "CFPB Director Nominee to Move to Treasury Finance Role," May 15, 2025
- "CFPB Withdraws Dozens of Guidance Documents as Part of Deregulatory Push," May 15, 2025
- "President Trump Signs Resolution Nullifying CFPB Overdraft Fee Rule," May 15, 2025
- "OCC's Hood Emphasized AI Oversight and Inclusion in Financial Services," May 8, 2025
- "CFPB Withdraws Medical Debt Rule After Legal Challenge from Industry Groups," May 8, 2025
- "FTC Imposed \$9.6 Million Judgement Against Debt Collector for Alleged Threats and Phantom Debt," May 8, 2025
- "Indiana Enacts Earned Wage Access Law," May 8, 2025
- "CFPB Orders Defunct Debt-Relief Company to Pay \$43 Million for Alleged Student Loan Abuses," May 8, 2025
- "CFPB Halts Enforcement of Small Business Lending Rule for Institutions Outside Fifth Circuit," May 1, 2025
- "CFPB Late Fee Rule Vacated by Texas Federal Court," May 1, 2025
- "FDIC Orders Bank to Pay \$1.225 Billion for Alleged Interchange Fee Misclassification," May 1, 2025
- "Texas Legislature Proposes Disclosure Rules for Commercial Financing," May 1, 2025
- "Colorado Overhauls Money Transmission Law to Align with Multistate Licensing Standards," May 1, 2025

- "D.C. Circuit Reinstates Injunction Blocking CFPB's Mass Layoffs," May 1, 2025
- "CFPB Dismisses Two Actions Against Student Loan Trusts and Subprime Auto Lender," May 1, 2025
- "CFPB Shifts Supervision and Enforcement Priorities; Staff Reduction Stayed by Court," April 25, 2025
- "Fourth Circuit Rejects Rehearing in ACH Fraud Suit Alleging Violations of KYC Rules and NACHA Operating Standards," April 25, 2025
- "CFPB Drops Suit Against Credit Card Company Alleging TILA Violations and Deceptive Marketing Practices," April 25, 2025
- "Maryland Enacts Law Exempting Passive Trusts from Mortgage and Installment Loan Licensing Requirements," April 25, 2025
- "CFPB to Revoke Medical Debt Collection Advisory Opinion," April 25, 2025
- "North Dakota Expands Data Security Requirements and Issues New Licensing Requirements for Brokers," April 25, 2025
- "Ohio AG Sues Mortgage Lender for Illegal Broker Steering Scheme," April 25, 2025
- "White House Executive Order Eliminates Disparate-Impact Liability Enforcement," April 25, 2025
- "Digital Dollars, Not Investments: SEC Staff Weighs in on Stablecoins," April 18, 2025
- "Kansas City Federal Reserve Bank Explores Regulatory Risks in Gaming Ecosystems," April 18, 2025
- "New York AG Sues Earned Wage Access Companies for Allegedly Unlawful Lending Practices," April 18, 2025
- "CFPB Announces It Will Not Prioritize Oversight of Repeat Offender Registry," April 18, 2025
- "DOJ Narrows Crypto Enforcement to Individuals," April 11, 2025
- "CFPB Drops Lawsuit Against Money Transmitter," April 11, 2025
- "California DFPI Proposes Digital Asset Licensing Rule," April 11, 2025
- "NYDFS Joins Multistate Action Against Money Transmitter for Financial and Licensing Violations," April 11, 2025
- "White House Unveils Government-Wide Plan to Streamline AI Integration," April 11, 2025
- "FCC Issues One Year Waiver for Consent Revocation Rule," April 11, 2025
- "CFPB Seeks to Reopen Small Business Lending Rule Under Section 1071," April 4, 2025
- "Treasury Confirms All CDFI Fund Programs Are Backed by Law Amid Executive Order Review," April 4, 2025
- "Utah and Arkansas Enact Earned Wage Access Regulations," April 4, 2025
- "Kentucky Enacts New Law Establishing Legal Framework for Blockchain and Digital Assets," April 4, 2025
- "FDIC Updates Crypto Guidance, Removes Pre-Approval Requirement for Banks," April 4, 2025
- "CFPB Plans Limited Enforcement of Payday Lending Rule," April 4, 2025
- "Federal Regulators Signal Reversal on 2023 CRA Modernization Rule," April 4, 2025

- "D.C. Federal Court Judge Blocks Efforts to Dismantle the CFPB," March 28, 2025
- "FHFA Rescinds UDAP Oversight Bulletin and SPCP-Based Renter Protections," March 28, 2025
- "CFPB to Withdraw BNPL Interpretive Rule Amid Broader Agency Rollback," March 28, 2025
- "Virginia Governor Vetoes Rate Cap and AI Regulation Bills," March 28, 2025
- "Pennsylvania AG Alleges Mortgage Brokers Engaged in Illegal Referral Scheme," March 28, 2025
- "FTC Orders Fintech Company to Pay \$17 Million for Allegedly Deceptive Subscription Practices," March 28, 2025
- "FDIC Aims to Eliminate Reputational Risk from Supervision," March 28, 2025
- "CFPB Moves to Vacate Redlining Settlement Against Illinois-based Mortgage Lender," March 28, 2025
- "From Seizures to Strategy: The U.S. Government's Move Toward a National Crypto Reserve," March 27, 2025
- "OCC Eliminates "Reputational Risk" Category from Bank Supervision Criteria," March 21, 2025
- "New York Attorney General Proposes Bill to Expand Consumer Protection Law," March 21, 2025
- "CFPB Pushes Forward in Debt Relief Action," March 21, 2025
- "FTC Signals Strong Stance on Civil Investigation Demands," March 21, 2025
- "Virginia Moves to Regulate High-Risk AI with New Compliance Mandates," March 21, 2025
- "OCC Signals Shift on Crypto and Debanking Under Acting Comptroller Hood," March 21, 2025
- "CFPB Extends Comment Periods for Two Proposed Regulation V Rules," March 14, 2025
- "CFPB Drops Two More Major Lawsuits," March 14, 2025
- "Massachusetts AG Issues New Regulations Targeting Junk Fees," March 14, 2025
- "FTC Granted Injunction in Small Business Lending Case," March 14, 2025
- "OCC Clarifies Banks' Role in Cryptocurrency Activities," March 14, 2025
- "CFPB Moves Forward with Military Lending Act Enforcement Against Installment Lender," March 14, 2025
- "GOP Senators Moving to Invoke the Congressional Review Act Over Biden-Era Rules," March 14, 2025
- "DFPI Finalizes Debt Collection Licensing Regulations, Effective July 1," March 14, 2025
- "CFPB Continues Lawsuit Over Alleged Military Lending Act Violations," March 7, 2025
- "FDIC Withdraws Proposed Rule on Brokered Deposits," March 7, 2025
- "Maryland OFR Responds to Market Concerns Over Licensing Requirements for Mortgage and Installment Loan Assignees," March 7, 2025
- "Federal Court Pauses Open Banking Rule Litigation," February 28, 2025
- "Class Action Certified Against Fintech Lender for Home Improvement Loans," February 28, 2025

- "FDIC Withdraws Support for Colorado's Opt-Out Law Before Tenth Circuit," February 28, 2025
- "CFPB Drops Lawsuit Against Online Lender Following Litigation Freeze," February 28, 2025
- "California DFPI Reaches Settlement with Lender Over Crypto-Backed Loans," February 28, 2025
- "CFPB Director Nominee Testifies on Agency Leadership and Enforcement Approach," February 28, 2025
- "Trump Executive Order Requires Independent Agencies to Submit Regulations for Presidential Review," February 21, 2025
- "Second Circuit Upholds Reverse Redlining Verdict Against Mortgage Lender," February 21, 2025
- "CFPB Small Business Lending Data Rule Survives Challenge in Federal Court," February 21, 2025
- "Trump Administration Announces New Picks for the CFPB and OCC," February 14, 2025
- "Texas Federal Court Pauses CFPB Rule Banning Medical Debt from Credit Reports," February 14, 2025
- "CFPB Pauses Supervision Order, Signals Potential Rescission," February 14, 2025
- "California Governor Appoints New DFPI Commissioner," February 14, 2025
- "City of Baltimore Sues to Block CFPB Defunding," February 14, 2025
- "Eleventh Circuit Strikes Down One-to-One Consent Rule," February 7, 2025
- "California AB 3108 Creates Potential Mortgage Fraud Issue for Lenders on Owner-Occupied Mortgage Loans Made for a Business Purpose," February 7, 2025
- "CFPB Signals Shift in Position on Section 1071," February 7, 2025
- "Treasury Secretary Scott Bessent Appointed as Acting CFPB Director," February 7, 2025
- "New York AG Reaches \$1 Billion Settlement with 'Predatory' Lender," February 7, 2025
- "Delays Implementation of One-to-One Consent Rule," January 31, 2025
- "CFPB Orders Remittance Company to Pay \$2.5 Million for Deceptive Practices and Inaccurate Disclosures," January 31, 2025
- "Fifth Circuit Strikes Down FTC's 'Junk Fee' Rule for Auto Dealers," January 31, 2025
- "New York Proposes Limits on Overdraft and NSF Fees," January 31, 2025
- "CFPB Takes Action Against Illinois Mortgage Lender for Redlining Violations," January 24, 2025
- "New FDIC Chairman Outlines Agency's New Priorities," January 24, 2025
- "Maryland Expands Licensing Requirements for Mortgage Loan Assignees," January 24, 2025
- "Trump Administration Issues Regulatory Freeze," January 24, 2025
- "CFPB Issues Warning on Risks of Home Equity Contracts, Takes Legal Action to Ensure Compliance with TILA," January 17, 2025
- "CFPB Publishes Supervisory Highlights Focused on Deposits, Small-Dollar Lending, BNPL, and Paycheck Advance Products," January 17, 2025

- "CFPB Orders Credit Reporting Agency to Pay \$15 Million for Mishandling Consumer Disputes," January 17, 2025
- "CFPB Proposes Roadmap For States to Continue Regulatory Activity," January 17, 2025
- "Trade Group Calls for Clarity on Ohio Fintech Guidance," January 17, 2025
- "CFPB Proposes Rule to Protect Consumers from Unfair Contract Clauses," January 17, 2025
- "CFPB Proposes Interpretive Rule on Emerging Payment Mechanisms Under EFTA," January 17, 2025
- "CFPB Updates No-Action Letter and Compliance Assistance Sandbox Policies to Spur Innovation," January 10, 2025
- "CFPB Announces Plans to Regulate Nonbank Personal Loan Providers," January 10, 2025
- "CFPB Finalizes Rule Removing Medical Bills from Credit Reports," January 10, 2025
- "DOJ Announces Third Settlement with a Non-Depository Lender to Resolve Alleged Redlining Claims," January 10, 2025
- "CFPB Sues Mortgage Lender for Predatory Lending Practices in Manufacture Homes Loans," January 10, 2025
- "CFPB Alleges Credit Reporting Agency Conducted Sham Investigations of Errors," January 10, 2025
- "FDIC Enforcement Spotlights Deficiencies in Kansas Bank's Anti-Money Laundering Program," January 10, 2025
- "Treasury Highlights AI's Potential and Risks in Financial Services," January 3, 2025
- "FTC and DOJ File Amended Complaint Against Cash Advance Fintech," January 3, 2025
- "Federal Court of Appeals Considers Challenge to FCC's One-to-One Consent Rule," December 23, 2024
- "CFPB Report Highlights Widespread Violations in Student Loan Sector," December 23, 2024
- "New CFPB Rule Applies Mortgage Standards to Residential PACE Financing," December 23, 2024
- "CFPB Calls on Other Enforcement Agencies to Address Bait-and-Switch Credit Card Rewards Practices," December 23, 2024
- "Texas Passes Law Expanding Mortgage Borrower Protections," December 13, 2024
- "CFPB Release Final Rule on Overdraft Fees," December 13, 2024
- "CFPB Issues Risk-Based Supervision Order Over Major Tech Company," December 13, 2024
- "CFPB Bans Debt Collection Agency Over Student Loan Abuses," December 13, 2024
- "CFPB Seeks Input to Address Coerced Debt and Financial Abuse Under FCRA," December 13, 2024
- "CFPB's Settlement Imposes Permanent Ban on Defunct Student Loan Relief Company and Its Owner," December 6, 2024
- "CFPB Takes Aim at Data Brokers in Proposed Rule Amending FCRA," December 6, 2024
- "Fifth Circuit Overturns OFAC Sanctions on Blockchain-based Privacy Technology," December 6, 2024
- "Federal Reserve Board Penalizes Two Banks for Compliance Deficiencies," November 27, 2024

- "New CFPB Larger Participant Rule Boosts Oversight of Major Digital Payment Providers," November 22, 2024
- "California DFPI Poised to Fill Potential Regulatory Gap Amid Anticipated CFPB Leadership Shift," November 22, 2024
- "Federal Court Denies Request to Delay CFPB's Small Business Lending Rule as Compliance Deadlines Approach," November 22, 2024
- "CFPB Study Finds Differential Treatment in the Small Business Lending Market," November 15, 2024
- "CFPB Report Highlights Financial Data Protection Challenges," November 15, 2024
- "CFPB Hits Telecom Giant with Fines for Alleged Exploitation of Incarcerated Consumers," November 15, 2024
- "CFPB Imposes \$95 Million Fine on Large Credit Union for Overdraft Fee Practices," November 8, 2024
- "CFPB Reaches Settlement in Redlining Suit Against Nonbank Mortgage Lender," November 8, 2024
- "FTC Takes Aim at Mobile Banking App for Deceptive Advertising Practices," November 8, 2024
- "Debt Collectors Push Back: Trade Group Sues CFPB Over New Medical Debt Collection Rules," November 8, 2024
- "Fintech Industry Trade Associations Respond to Federal Regulators' Joint RFI on Bank-Fintech Partnerships," November 1, 2024
- "CFPB Penalizes Major Credit Union for Mishandled Online Banking Program Rollout," November 1, 2024
- "D.C. Attorney General Settles with Title Insurance Company for Alleged Kickback Scheme," November 1, 2024
- "California DFPI Rolls Out Registration Requirements for Debt Settlement, EWA, and Student Loan Relief Providers," November 1, 2024
- "CFPB Finalizes Personal Financial Data Rights Rule," October 25, 2024
- "Trade Group Challenges CFPB's Buy Now Pay Later Rule," October 25, 2024
- "CFPB Warns Employers Regarding FCRA Rules for AI-Driven Worker Surveillance," October 25, 2024
- "FTC Finalizes 'Click to Cancel' Rule," October 18, 2024
- "Massachusetts AG Reaches Settlement with Loan Servicer Over Improper Debt Collection Practices," October 18, 2024
- "CFPB and DOJ Target Mortgage Lender for Alleged Discriminatory Redlining Practices," October 18, 2024
- "OCC Issues Guidance on Refinance Risk in Commercial Lending," October 18, 2024
- "CFPB Supervisory Highlights Target Auto Finance Missteps," October 11, 2024
- "CFPB Permanently Bans Arbitration Company from Arbitrating Consumer Financial Disputes," October 11, 2024
- "California Passes Law Extending new Protections to Mortgage Borrowers," October 11, 2024
- "California Enacts Law Prohibiting State Banks and Credit Unions from Charging NSF Fees," October 4, 2024
- "DFPI Cracks Down on Illegal Student Loan Debt Relief Practices," October 4, 2024
- "Credit Repair Company Fined \$50M for Misleading Consumers," October 4, 2024

- "CFPB Issues Guidelines for Medical Debt Collection," October 4, 2024
- "California Expands Debt Collection Protections for Small Businesses and Consumers," September 27, 2024
- "CFPB Report Highlights Student Loan Struggles Facing Servicemembers," September 27, 2024
- "CFPB Revises Disclosure Requirements for Remittance Providers," September 27, 2024
- "CFPB Issues Circular Warning Against Overdraft Practices," September 20, 2024
- "Senators Urge Regulators to Adopt Tighter Controls for BNPL," September 20, 2024
- "California Regulator Cautions Businesses Against the Use of Dark Patterns," September 20, 2024
- "CFPB Cracks Down on Credit Services Provider for Gouging and Trapping Consumers," September 13, 2024
- "CFPB Settles Action Against Student Loan Servicer with Industry Ban," September 13, 2024
- "CFPB Targets Medical and Rental Debt Collection in 2024 Annual Report," September 13, 2024
- "The CFPB Continues to Reshape Consumer Protection in the Digital Arena," September 13, 2024
- "CFPB Penalizes VA Lender for Misrepresenting Cost of Cash-Out Refinance Loans," September 6, 2024
- "DC Attorney General Settles with Title Insurance Companies Over Alleged Kickback Scheme," August 30, 2024
- "Amicus Brief Argues CFPB Overreached in Enforcement Action Against Auto Lender," August 30, 2024
- "CFPB Hits Executive Compensation in Action Against National Mortgage Servicer for Illegal Foreclosure Practices," August 30, 2024
- "Federal Court Upholds CFPB's Small Business Lending Rule," August 27, 2024
- "New Hampshire Updates Motor Vehicle Retail Installment Act: What Lenders Need to Know," August 23, 2024
- "CFPB Announces Advisory Opinion on Applicability of TILA and Regulation Z To Contracts for Deed," August 16, 2024
- "Advocacy Group Petitions CFPB to Categorize Housing Rental Leases as 'Credit'," August 16, 2024
- "Allegedly Deceptive Credit Repair Scheme Settles with FTC for \$12 Million," August 9, 2024
- "CFPB Settles Action against Third-Party Service Provider Supporting Credit Repair Industry," August 9, 2024
- "Congressional Measure Aims to Undo Recent CFPB Buy Now Pay Later Guidance," August 9, 2024
- "FTC Settles Action Against Online Career-Training Company for Deceptive Advertising," August 2, 2024
- "Federal Regulators Issue Joint Statement and Request for Information Emphasizing Caution with BaaS Model," August 2, 2024
- "CFPB Report Spotlights Hidden Fees in School Lunch Payments," July 26, 2024
- "FTC's Shuts Down Operators of Debt Relief Enterprise," July 26, 2024
- "CFPB Issues Circular, Warning Against Whistleblower Intimidation," July 26, 2024
- "Lease-to-Own Fintech Sues the CFPB, Claiming it's Unconstitutional," July 26, 2024
- "Fed Cracks Down on Utah Bank for Alleged Compliance Failures with \$44 Million Fine," July 26, 2024
- "CFPB Proposes Interpretive Rule Characterizing Earned Wage Access Products as Loans," July 19, 2024

- "New Florida Law Overhauls Consumer Finance Loan Interest Rate Requirements," July 19, 2024
- "Pennsylvania Amends Data Protection Requirements with Revised Breach Notification Act," July 19, 2024
- "CFPB Wins Big Reversal in Illinois Redlining Lawsuit," July 12, 2024
- "CFPB Proposes Revamped RESPA Mortgage Servicing Rules," July 12, 2024
- "Latest CFPB Supervisory Highlights Focuses on Servicing and Debt Collection Practices," July 5, 2024
- "FTC Files Action Against Student Debt Relief Enterprise," July 5, 2024
- "Oklahoma Bank Faces FDIC Consent Order," July 5, 2024
- "Key Takeaways from the CFPB's 2023 Fair Lending Report," July 5, 2024
- "Federal Reserve Board Issues Cease and Desist Order Against Banking-As-A-Service Provider," July 1, 2024
- "CFPB Extends Compliance Deadline for Section 1071 Rule," July 1, 2024
- "Supreme Court Strikes Down Chevron: What Now?" July 1, 2024
- "Federal Regulators Finalize Rule Enacting Safeguards for AI-Driven Home Valuations," July 1, 2024
- "Payday Lending Rule Slated to Take Effect, 7 Years Later," June 21, 2024
- "CFPB Takes Action Against Owners of Small Dollar Lender for Hiding Money to Avoid Penalties," June 21, 2024
- "CFPB Cracks Down on Mortgage Servicers, Alleging Harmful Practices Against Older Homeowners," June 21, 2024
- "CFPB Files \$3.95M Proposed Order to Settle HMDA Lawsuit Against Florida-Based Mortgage Company," June 21, 2024
- "Maryland Banking Regulator Settles with Bank/Fintech Partnership For Unlicensed Lending, Credit Repair, and Debt Collection Activities," June 14, 2024
- "CFPB Proposes Rule to Transform Credit Reporting Practices on Medical Debt," June 14, 2024
- "Florida Expands its 'De-Banking' Law," June 14, 2024
- "CFPB Final Rule Establishes Registry for Violators of Consumer Finance Laws," June 7, 2024
- "CFPB Circular Targets 'Deceptive' Fine Print," June 7, 2024
- "CFPB Takes Legal Action Against Student Loan Servicer for Chasing Debt on Discharged Student Loans," June 7, 2024
- "CFPB Opens Public Probe on Closing Fees," May 31, 2024
- "FHA's Releases 12-Hour Cyber Incident Notification Rule," May 31, 2024
- "South Carolina Enacts Earned Wages Access Law," May 31, 2024
- "CFPB Files Motion for Summary Judgment on HMDA Enforcement Action," May 31, 2024
- "Massachusetts AG Forces Fintech from State as Part of 'True Lender' Settlement," May 24, 2024
- "CFPB Director Targets Credit Reporting Fees," May 24, 2024
- "CFPB Interpretive Rule Holds That BNPL Lenders Are Credit Card Providers," May 24, 2024

- "CFPB Shuts Down Debt Relief Provider Over Fraudulent Student Loan Practices," May 24, 2024
- "HUD Updates Home Equity Conversion Rules for Purchases," May 24, 2024
- "Colorado Enacts Nation's First AI Discrimination Law," May 24, 2024
- "CFPB Sues Fintech for Deceptive Practices Surrounding Tipping Service," May 17, 2024
- "Reminder: FTC Safeguards Rule Notification Requirement Now In Effect," May 17, 2024
- "DACA Recipient Accuses California Credit Union of ECOA Violations," May 17, 2024
- "CFPB Wins at the Supreme Court," May 17, 2024
- "Takeaways From the FDIC's Spring 2024 Consumer Compliance Supervisory Highlights," May 10, 2024
- "CFPB Targets Credit Card Rewards Programs," May 10, 2024
- "CFPB Settles Action Against Student Loan Servicer and Securitization Trusts," May 10, 2024
- "FTC Calls Out Bill Payment Company's Use of Dark Pattern Practices," May 3, 2024
- "FTC Cracks Down on Payments Processor for Facilitating Fraud," May 3, 2024
- "Ninth Circuit Holds Loan Modification Made By Unlicensed Lender Violates State Usury Law," May 3, 2024
- "Tennessee New Law to Curb 'De-Banking'," May 3, 2024
- "Kansas Enacts Earned Wage Access Law," April 26, 2024
- "CFPB Announces Update in Continued War on Mortgage Servicing Junk Fees," April 26, 2024
- "CFPB Fines and Bans Coding Bootcamp over Deceptive Student Lending Practices," April 19, 2024
- "Fed Brings Enforcement Action Against Wyoming Bank Holding Company Over 'Fintech Business Strategy'," April 19, 2024
- "Kansas Introduces New Commercial Financing Disclosure Law," April 19, 2024
- "Kentucky Restricts Marketing for Non-Bank Entities and Provides Clarity in Residential Real Estate Transactions," April 19, 2024
- "States Sue the Biden Administration to Stop Loan Relief Plan," April 12, 2024
- "FDIC Issues Orders Against Two More Banks Over Fintech Partnerships," April 12, 2024
- "Latest CFPB Supervisory Highlights Keys in on Accuracy in Consumer Credit Reports," April 12, 2024
- "Washington State Passes New "True Lender" Legislation," April 12, 2024
- "Persisting Regulatory Uncertainty: Federal Regulators Delay New Community Lending Rules," April 5, 2024
- "CFPB and FTC Argue Consumer Reporting Companies Have an Obligation to Correct Errors in Joint Amicus Brief," April 5, 2024
- "CFPB Announces Potential FCRA Expansion Targeting Brokers of Consumer Data," April 5, 2024
- "Report Signals CFPB Taking Aim at Video Game and Virtual Worlds Industries," April 5, 2024
- "Lenders Sue to Block Colorado's Interest Rate 'Opt-Out' Law," March 29, 2024
- "CFPB Issues Guidance on Deceptive Practices by Remittance Transfer Providers," March 29, 2024

- "Wisconsin Signs Earned Wage Access Bill into Law," March 29, 2024
- "Third Circuit Ruling Gives CFPB Green Light to Enforce Against Student Loan Trusts," March 22, 2024
- "New Hampshire Enacts Comprehensive Consumer Privacy Law," March 22, 2024
- "CFPB Renews Push on 'Junk Fees' with Closing Costs in its Sights," March 15, 2024
- "FTC Announces Major Expansion of Telemarketing Sales Rule," March 15, 2024
- "Louisiana Becomes Latest State to Introduce Commercial Financing Disclosure Legislation," March 15, 2024
- "The CFPB Finalizes Credit Card Late Fee Rulemaking," March 8, 2024
- "New York Attorney General Brings \$1.4 Billion Lawsuit Against Merchant Cash Advance Lenders," March 8, 2024
- "Trade Groups Continue Fight Against CFPB's 1071 Small Business Rulemaking," March 8, 2024
- "Minnesota AG Bans Tribal Lender from Doing Business within the State," March 8, 2024
- "CFPB Issues Risk-Based Supervision Order Against Installment Lender," March 1, 2024
- "FDIC Issues Consent Order Against Tennessee Bank," March 1, 2024
- "Justice Department Hire's First Chief AI Officer," March 1, 2024
- "Auto Finance Company Faces Class Action Lawsuit for Targeting Military Families," March 1, 2024
- "The CFPB Takes Aim at Digital Comparison Shopping Websites and Lead Generators," March 1, 2024
- "California AG Warns State-Chartered Banks and Credit Unions on Fees," March 1, 2024
- "Congress Continues to Pressure Payment Apps to Change their Fraud Policies," February 23, 2024
- "CFPB's Enhanced Supervisory Appeals Process: A Potentially Beneficial Shift for Financial Institutions," February 23, 2024
- "CFPB Ramps Up Auto Finance Scrutiny: A Look at the New Data Collection Initiative," February 23, 2024
- "DOJ and SEC Officials Issue Harsh Warnings Concerning the Misuse of AI," February 16, 2024
- "NLRB Finds Common Provisions in Mortgage Lender Employment Contract Illegal," February 16, 2024
- "South Dakota Lenders on Tight Deadline for BSA/AML Compliance," February 16, 2024
- "Crypto Platform Settles SEC and State Regulator Charges over Interest Bearing Feature on Customer Accounts," February 16, 2024
- "DOJ and North Carolina Attorney General Reach \$13.5M Settlement in Discriminatory Lending Case," February 9, 2024
- "FTC Announces Settlement of Junk Fee Enforcement Action," February 9, 2024
- "Bank Partnership Moves to Dismiss Class Action Asserting Violations of Georgia Rate Cap Law," February 9, 2024
- "Bank Groups Sue to Overturn New Community Lending Rules," February 9, 2024
- "More States on the Cusp of Enacting 'True Lender' Laws," February 2, 2024
- "California Bill Proposes to License All Commercial Loan Brokers," February 2, 2024

- "New York Governor Consumer Protection Agenda Targets Unfair and Deceptive Practices and BNPL Providers," February 2, 2024
- "Federal Reserve and NYDFS Penalize Large Global Bank for BSA/AML and Other Compliance Failures," February 2, 2024
- "FTC Cracks Down on Data Aggregator, Bans Sale of Precise Consumer Location Data," February 2, 2024
- "CFPB and Attorneys General Sue Debt-Relief Enterprise," January 26, 2024
- "FTC Settles with Cash-Advance Fintech for Alleged Deceptive and Discriminatory Practices," January 26, 2024
- "FTC Opens Inquiry Into Generative AI Investments and Partnerships," January 26, 2024
- "CFPB Continues its War on Fees," January 26, 2024
- "CFPB Continues Focus on Credit Reporting with Guidance on FCRA Compliance," January 26, 2024
- "CFPB Brings String of Enforcement Actions to Round Out 2023," January 26, 2024
- "Washington D.C. Introduced Rate Exportation Opt-Out and 'Anti-Evasion' Bill," December 28, 2023
- "Florida Introduces 'True Lender' Legislation," December 28, 2023
- "OIG Issues Audit Memorandum to FDIC's Regional Service Provider Examination Program, Impacts Fintechs," December 28, 2023
- "Federal Judge Upholds California's Small-business Lending Disclosures," December 28, 2023
- "President Biden Vetoes Congressional Review Act Disapproval of CFPB's Small Business Lending Data Collection Rule," December 28, 2023
- "FDIC Issues Order Against Bank Over Fintech Partnership," December 8, 2023
- "FTC Approves Compulsory Process for AI-related Products and Services," December 8, 2023
- "CFPB Settles Claims Against Operator of Training Program for Activities Arising out of Income Share Agreements," December 8, 2023
- "CFPB Files Action Against Fintech for Allegedly Violating Previous Order, Deceiving Customers, Withdrawing Funds Without Consent," November 17, 2023
- "FTC Settles with Fintech for \$18M over Deceptive Cash Transfers and Difficult-to-Cancel Memberships," November 17, 2023
- "FTC, Florida Settle with Chargeback Mitigation Company for \$150K," November 17, 2023
- "CFPB Report: Credit Card Companies Charged Consumers \$130B in Interest and Fees," November 17, 2023
- "OCC Issues Bulletin on Risks Related to Venture Lending," November 9, 2023
- "California Court Denies DFPI's Motion for Preliminary Injunction Against Fintech," November 9, 2023
- "CFPB Publishes New Report on State Community Reinvestment Laws," November 9, 2023
- "FTC Amends Safeguards Rule, Requires Non-Banks to Report Data Security Breaches," November 3, 2023
- "FTC and Wisconsin DOJ Agree to \$1.1M Settlement with Auto Dealers over Unlawful Junk Fees and Discrimination Against American Indian Customers," November 3, 2023
- "Federal Jury: Trade Association and Real Estate Brokerages Conspired to Inflate Commissions, \$1.8B in Damages to Plaintiffs," November 3, 2023

- "Federal Court Issues Nationwide Injunction of CFPB's Small Business Lending Rule," November 3, 2023
- "CFPB Issues Proposed Rule to Regulate Personal Financial Data Rights," October 19, 2023
- "Senate Votes to Repeal CFPB Small Business Lending Rule," October 19, 2023
- "CFPB, DOJ Joint Statement: Financial Institutions May Not Use Immigration Status to Illegally Discriminate Against Credit Applicants," October 19, 2023
- "CFPB Acts Against Fintech Operator of Mobile App for Illegal International Money Transfers," October 19, 2023
- "CFPB, FTC, California Make Significant Moves on 'Junk Fees,'" October 19, 2023
- "NY Federal Court Rules CFPB Vicarious Liability Suit Can Proceed," October 19, 2023
- "CFPB Initiates FCRA Rulemaking on Medical Debt and Data Brokers," October 5, 2023
- "CFPB 2022 Loan Data: Decrease in Originations; Increase Loan Payments, Fees," September 29, 2023
- "US District Court Grants HUD's Summary Judgment Motion in Disparate Impact Case," September 29, 2023
- "FTC Judge Orders Tax Filing Software Company to Stop Advertising Products as 'Free,'" September 21, 2023
- "FTC Settles FCRA Suit Against "People-Search" Companies," September 21, 2023
- "CFPB Adjusts Long Time Position Relating to Loan Originator Compensation," September 21, 2023
- "Kentucky Court Grants Injunction on Small Business Lending Rule," September 15, 2023
- "Texas Court Strikes Down CFPB UDAAP Policy," September 15, 2023
- "CFPB Reaches \$2.6 Billion Settlement with Credit Repair Company," September 15, 2023
- "Federal Reserve Issues Guidance on Supervision of "Novel Activities" by Banks, Impacts Bank-Fintech Partnerships," September 1, 2023
- "California DFPI Finalizes Small Business UDAAP Rule," September 1, 2023
- "CFPB Sues Installment Lender for Alleged Loan Churning Operation," September 1, 2023
- "FTC Publishes INFORM Act Guidance for Third Party Sellers," August 25, 2023
- "CFPB Sues Auto-Loan Servicer for Allegedly Harming Consumers," August 18, 2023
- "CFPB Forecasts New Rule Cracking Down on Consumer Data Sales," August 18, 2023
- "State Privacy Law Roundup: What Financial Services Entities Need to Know," August 18, 2023
- "Texas Court Enjoins CFPB's Enforcement of Small Business Lending Rule," August 4, 2023
- "Nevada EWA Legislation Creates Novel Regulatory Framework," August 4, 2023
- "Latest CFPB Supervisory Highlights Detail UDAAPs Across Range of Areas," August 4, 2023
- "FTC Reaches Settlement with Crypto Platform," July 20, 2023
- "CFPB, other Federal Agencies Seek Public Comment about Medical Debt," July 20, 2023
- "CFPB Sues Lease-to-Own Finance Company for Allegedly Deceiving Consumers," July 20, 2023

- "Michigan Supreme Court Limits Applicability of Usury Savings Clauses," July 10, 2023
- "Texas, Louisiana Enact Digital Asset Licensing Legislation," July 10, 2023
- "Hsu Suggests Caution in Rollout of AI and Tokenization in Banking," July 10, 2023
- "CFPB Warns of Privacy Risks Arising from Automated Workplace Surveillance Technology," July 10, 2023
- "CFPB Report Identifies Issues with Increased Servicemember Use of Digital Payment Apps," June 23, 2023
- "FTC Notifies Online Marketplaces of Obligations Under INFORM Act," June 23, 2023
- "FDIC, FRB & OCC Issue Final Guidance on Risk Management for Third-Party Relationships," June 9, 2023
- "CFPB Warns of Risks Related to AI Chatbots in Banking," June 9, 2023
- "CFPB Highlights Risks of Storing Funds in Digital Payment Apps," June 9, 2023
- "Reminder: The FTC "Safeguards Rule" Compliance Date is June 9," June 2, 2023
- "Georgia Introduces New Commercial Financing Disclosure Requirements," June 2, 2023
- "Pennsylvania AG Targets Rent-to-Own Company for Alleged Deceptive and Predatory Practices," June 2, 2023
- "Colorado Approves DIDMCA Opt-Out, Raising Concerns for Consumer Credit Access," May 26, 2023
- "New CFPB Circular: Reopening Closed Accounts May Violate CFPA," May 26, 2023
- "CFPB, FTC Continue Crack Down on Debt Relief Schemes," May 19, 2023
- "Washington State Enacts Credit Repair Law," May 12, 2023
- "New York Settles with Crypto Company, Proposes Crypto Legislation," May 12, 2023
- "CFPB Issues Guidance to Protect Homeowners from Zombie Mortgages," May 5, 2023
- "Lawsuit Challenges CFPB Reporting Rule for Small Business Lending," May 5, 2023
- "CFPB Statement of Interest Highlights Focus on Discriminatory Access to Credit," May 1, 2023
- "Federal Regulators Remain Focused on AI-based Discrimination," May 1, 2023
- "Junk Fees Continue to be Focus of CFPB, Biden Administration," May 1, 2023
- "CFPB Director Elevates Priorities for Data Privacy & Repeat Offenders," April 14, 2023
- "CFPB Issues Guidance on "Abusive" Conduct in Financial Markets," April 10, 2023
- "CFPB: TILA Does Not Preempt State Commercial Financial Disclosures," April 10, 2023
- "NYDFS Examination of Crypto Payment Service Provider Ends in Settlement," April 10, 2023
- "CFPB Issues Small Business Lending Rule," March 30, 2023

- "FTC Examining Small Business Credit Reporting System," March 24, 2023
- "CFPB Launches Inquiry into the Business Practices of Data Brokers," March 24, 2023
- "CFPB, FTC Seek Public Comment on Tenant Background Checks," March 24, 2023
- "California DFPI Publishes New Guidance on Remote Work by MLOs," March 16, 2023
- "CFPB Report Details Financial Profiles of BNPL Borrowers," March 16, 2023
- "CFPB and NLRB Enter Information Sharing Agreement," March 16, 2023
- "FTC Seeks to Block Deal Between Top Mortgage Loan Technology Providers," March 16, 2023
- "CFPB Provides Guidance on Auto Finance Data Pilot," March 3, 2023
- "Recent CFPB Actions Focus on Protecting Military Families," March 3, 2023
- "Massachusetts AG Settles Enforcement Action Against Auto Lender," March 2, 2023
- FTC Provides CFPB with Letter on ECOA," February 17, 2023
- "CFPB's RESPA Advisory Addresses Digital Mortgage Comparison-Shopping Platforms, Lead Generation," February 17, 2023
- "District Court Dismisses CFPB Redlining Action Against Nonbank, Limits ECOA's Reach," February 17, 2023
- "FDIC Settles with Bank for Repeat RESPA Violations, Doubling Previous Fine," February 10, 2023
- "Latest CFPB Rule Proposal Takes Aim at Credit Card Late Fees," February 10, 2023
- "Recent Crypto Settlements Signal State and Federal Enforcement Trends," February 10, 2023
- "New York Adopts Final Commercial Financing Disclosure Regulations," February 2, 2023
- "FinTech Prevails in Texas "True Lender" Challenge," February 2, 2023
- "NY DFS Releases Custodial Guidance on Crypto Insolvency," February 2, 2023
- "Fed Board Denies Crypto Firm's Bid to Join Federal Reserve System," February 2, 2023
- "Colorado AG Secures Latest Settlement over Unearned GAP Fees," January 26, 2023
- "CFPB Report: ID Theft Among Servicemembers Increasing," January 26, 2023
- "CFPB: Negative Option Marketing Practices May Violate CFPA," January 26, 2023
- "CFPB Proposes Registry of Terms and Conditions for Nonbanks," January 19, 2023
- "Iowa AG Usury Investigation into Bank Partnership Ends in Settlement," January 19, 2023
- "CFPB Settles with "Debt Collection Mill"," January 19, 2023
- "CFPB and New York AG File Suit Against "Predatory" Auto Lender," January 12, 2023

- "AZ Attorney General Concludes Non-Recourse EWA Not a Loan," January 12, 2023
- "CFPB Files Amicus Brief in TILA Suit, Impacts How Banks Collect on HELOCs," January 4, 2023
- "OCC Revises Policies and Procedures for Civil Money Penalties," December 15, 2022
- "CFPB Fall Supervisory Highlights Find Credit Reporting Failures, Junk Fees, Mishandling of Covid-19 Protections," December 15, 2022
- "CFPB and State Regulators Hone in on Interest-Bearing Crypto Accounts," December 15, 2022
- "CFPB Targets Financial Services Company for Deceptive Advertising," December 8, 2022
- "Treasury Report Sets Guidelines For Oversight on FinTech Participation in Core Finance Markets," December 2, 2022
- "FTC Extends Deadline for Safeguards Rule Compliance to June 9, 2023," November 16, 2022
- "FTC Action Alleging Dark Patterns Forces Software Company to Pay Damages and Adopt New Practices," November 11, 2022
- "FTC, DFPI Shut Down Mortgage Relief Operation," November 11, 2022
- "CFPB Issues Proposed Rulemaking on Data Access and Portability," November 11, 2022
- "CFPB Issues Latest Crack Down on Junk Fees," November 11, 2022
- "Fifth Circuit Rules CFPB Funding Structure Unconstitutional in Next Turn of Litigation," October 27, 2022
- "CFPB Annual Report: End to Mortgage Refinancing Boom, Increase in Home Purchase Loans," October 27, 2022
- "CFPB Sues Payment Platform as the Crack Down on Dark Patterns Continues," October 20, 2022
- "CFPB Supervisory Examinations Find Violations by Student Loan Servicers and University-Owned Lenders," October 7, 2022
- "FTC Reports Rise in "Dark Pattern" Tactics in Consumer Markets," September 23, 2022
- "2021 CFPB Annual Report Shows Increase in Home Purchase Loans, Decrease in Refinancing," September 23, 2022
- "New York Publishes Proposed Rules on Commercial Financing Disclosures," September 15, 2022
- "Eleventh Circuit Dismisses Debt Collection Letter Case For Lack of Standing," September 15, 2022
- "California Regulator Proposes Changes to Student Loan Servicing Laws," September, 15, 2022
- "CFPB Warns of Consumer Risk Over New Payment Products, Foreshadows Supervision of BNPLs," September 15, 2022

- "OCC Highlights Focus on Crypto and Bank-FinTech Partnerships, Anticipates Stricter Scrutiny Going Forward," September 15, 2022
- "FTC Targets Credit Services Company For False "Pre-Approved" Credit Offers," September 9, 2022
- "FTC Signals Focus on Increasing Protections Around Personal Data," September 9, 2022
- "New York Proposes Cybersecurity Rules for Financial Institutions," August 26, 2022
- "Georgia and Rhode Island Amend Consumer Finance Laws to Add Licensing Exemption, Remote Work Authorization," August 26, 2022
- "Court Orders Injunctive Relief Against Tech Company for Deceptive Advertising, Unfair Fee Practices," August 26, 2022
- "House Passed SECURE Notarization Act of 2022," August 18, 2022
- "CFPB's New Interpretive Rule Sets Sights on Digital Marketing Vendors," August 18, 2022
- "CFPB Circular: Safeguard Consumer Data or Face Liability," August 18, 2022
- "CFPB Targets FinTech for Faulty Automated Savings Algorithm," August 18, 2022
- "Connecticut Banking Commission Releases Advisory on Money Transmission," August 11, 2022
- "Payment Processor Agrees to Refund Customers After FTC Alleges Surprise Exit Fees and Zombie Charges On Small Businesses," August 11, 2022
- "Regulators Remind Auto Industry of Servicemember Protections," August 11, 2022
- "CFPB, DOJ Propose \$22 Million Penalty Against Nonbank Mortgage Lender for Illegal Redlining," August 5, 2022
- "4th Circuit: Borrower Must Return Loan Proceeds After Rescission Despite Lender's Failure to Meet TILA Requirements," August 5, 2022
- "CFPB's Chopra Has Payments and Crypto In Focus," August 5, 2022
- "Fed Reports on Cybersecurity and Financial System Resilience," August 5, 2022
- "CFPB Continues Efforts to Promote Competition in Financial Markets," August 5, 2022
- "FSB Highlights Vulnerabilities Crypto-assets for Global Financial System," July 28, 2022
- "DOJ Investigating FinTech Over PPP Loans," July 28, 2022
- "DFPI Second Rulemaking Proposal on Debt Collection Licensing," July 28, 2022
- "CFPB Issues Rule Clarifying States' Rights to Protect Consumers Through Fair Credit Reporting Laws," July 14, 2022

- "CFPB Advisory Opinion: Pay-to-Pay, "Convenience" Fees Prohibited by FDCPA," July 14, 2022
- "Industry Groups to CFPB: Take Back UDAAP Anti-Discrimination Policy," July 14, 2022
- "CFPB Discusses Consumer Finance Data, Sets Priorities," July 7, 2022
- "CFPB Examines Credit Card Late Fees," July 7, 2022
- "FTC Targets Junk Fees, Bait-and-Switch Advertising by Auto Dealers," July 7, 2022
- "CFPB Rescinds Special Regulatory Treatment for EWA Company," June 30, 2022
- "DFPI Issues Proposed Rules for Commercial Financing," June 30, 2022
- "CFTC: Agency Prepared to Regulate Crypto," June 27, 2022
- "CFPB Aims to Simplify Rules and Guidance," June 27, 2022
- "CFPB Blogs About Need for Standardized Credit Reporting," June 27, 2022
- "CFPB Targets Student Loan Debt Relief Scam Reboot," June 15, 2022
- "FTC Captures \$2.7 Million in Restitution from Small Business Financer," June 13, 2022
- "California Approves Commercial Financing Disclosure Regulations," June 13, 2022
- "New York Releases Stablecoin Guidance," June 13, 2022
- "California Regulator Seeks Comment on Reworking Consumer Complaint Rules," June 7, 2022
- "CFPB Affirms Compliance with ECOA Adverse Action Notice Requirements," June 7, 2022
- "California Regulator Seeks Comment on Future Crypto Guidance," June 7, 2022
- "CFPB Announces Opening of New Office of Competition and Innovation," June 7, 2022
- "Connecticut Stops FinTech from Unlicensed Lending Activities," June 7, 2022
- "FinCEN Highlights Responsible Crypto Innovation, Warns Service Providers," June 1, 2022
- "OCC Acting Comptroller: Recent Crypto Events Provide a "Wake-Up Call," "Opportunity to Reset and Recalibrate";" May 31, 2022
- "CFPB, NY Reach \$4M Settlement with Debt Collection Operation," May 31, 2022
- "FTC Strengthens Advertising Guidelines Against Fake Reviews," May 31, 2022
- "FTC Takes Action Against Payment Processor," May 31, 2022
- "FDIC and CFPB Take Action to Protect Against Misrepresentations about FDIC Insured Status and Misuse of Name and Logo," May 20, 2022
- "Stablecoin Regulation Update," May 20, 2022
- "CFPB Report on Mortgage Servicers Examines Industry Responses After Pandemic Protections End," May 20, 2022
- "Treasury Department Proposes Non-Loan Status for Earned Wage Access," May 16, 2022
- "CFPB Affirms that ECOA Protects Consumers After Receiving Credit," May 16, 2022
- "CFPB Blog: Stop Overcharging for Auto Loan Add-on Products," May 13, 2022
- "CFPB Issues Spring 2022 Supervisory Highlights," May 13, 2022
- "No Relief in Sight: CFPB and FTC Continue to Take Action Against Debt Settlement Companies," May 13, 2022

- "Governor Newsom Signs Blockchain Executive Order," May 5, 2022
- "FTC Proposes Updates to Telemarketing Sales Rule, Business to Business Exemption in Order To Protect Small Businesses," May 4, 2022
- "California Reinstates Licensing Exemption for Single Commercial Loan Made During 12-month Period," May 3, 2022
- "FTC, DOJ Seek to Enjoin Internet Provider From Facilitating Illegal Robocalls," April 29, 2022
- "California Strikes Back: Filing Cross-Complaint Alleging FinTech is "True Lender," Seeks \$100M Penalty," April 28, 2022
- "FinTechs in Crosshairs as CFPB Invokes Dormant Authority to Examine Nonbanks," April 28, 2022
- "CFPB and NY AG Sue Remittance Provider, citing "Repeat Offender"," April 28, 2022
- "FTC Finalizes Order Against Leading Provider of Business Credit Reports," April 28, 2022
- "CFPB Director Testifies Before Congress," April 28, 2022
- "CFPB Signals Foray into Protecting Small Businesses from Abusive Debt Collectors," April 21, 2022
- "CFPB Director Critical of Small Bank Core Service Providers," April 21, 2022
- "DFPI: Virtual Currency Platform is not Money Transmitter," April 19, 2022
- "CFPB Sues Credit Reporting Agency and Former Senior Executive," April 18, 2022
- "State Investor Advisory Addresses DeFi Risks," April 18, 2022
- "Crypto Round-up: Executive Order Coincides with Uptick in Enforcement Actions," April 18, 2022
- "FDIC Warns Insured Institutions Engaging in Crypto Activities About Risks," April 11, 2022
- "Acting Comptroller Discusses Architecture of Stablecoins," April 11, 2022
- "CFPB Fines Student Loan Servicer \$1 Million to Settle Alleged UDAAP Violations," April 8, 2022
- "Utah Enacts Commercial Financing Disclosure Requirement," April 8, 2022
- "Interagency Task Force Unveils Action Plan to Address Racial Discrimination in Home Appraisals," April 8, 2022
- "FTC Imposes Record-Setting \$10M Fine Against Multistate Auto Dealer, Settling Charges of Racial Discrimination and Unauthorized Charges," April 8, 2022
- "May 1st is Around the Corner: Bank Computer-Security Incident Notification Requirements," April 1, 2022
- "FTC, DOJ Halt Credit Repair Operation Over Deceptive Practices," March 25, 2022
- "Recent Transaction Transfers Ownership of Digital Mortgage Loans via Blockchain," March 25, 2022
- "CFPB Flexes UDAAP Muscle Over Contractual "Gag" Clauses and Fake Consumer Reviews," March 24, 2022
- Regulation by Definition: CFPB Broadens Definition of "Unfairness" to Rein in Discrimination," March 17, 2022
- "Online Investment Site Settles with FTC, \$2.4M Fine," March 16, 2022
- "Fintech Flips Script, Sues California Regulator Over 36% Rate Cap Law," March 11, 2022
- "Virginia Approves Bill Allowing Banks to Offer Cryptocurrency Custody Services," March 9, 2022
- "Biden Administration Issues Executive Order on Cryptocurrencies," March 9, 2022
- "FTC Bans Operators of Alleged Debt Relief Scam, \$5.3M penalty," March 7, 2022

- "CFPB: Auto Loan Servicers Must Ensure Lawful Repossessions," March 7, 2022
- "DFPI Approves EWA Provider," March 7, 2022
- "CFPB Seeks to Prevent Algorithmic Bias in Automated Home Valuation Models," March 7, 2022
- "CFPB to Monitor Lenders During Expected Increase in Auto Loan Debt," February 25, 2022
- "Federal Agencies Issue Interagency Statement on Special Purpose Credit Programs Under ECOA, Regulation B," February 25, 2022
- "California and Georgia Reach Settlement with Rent-to-Own Companies," February 25, 2022
- "Auto Finance Companies May Face Risk From Holder Rule, Pending California Supreme Court Case," February 22, 2022
- "CFPB Takes Aim at Prepaid Card Providers Distributing Government Benefits," February 18, 2022
- "House Financial Services Committee Focuses on PWG Stablecoin Report," February 10, 2022
- "OCC Prevails in Challenge to "Valid When Made" Rule," February 9, 2022
- "DC OAG Reaches \$4 Million Settlement with FinTech Over Claims of Predatory Lending," February 9, 2022
- "FTC Order: Auto Marketing Company and Owner Banned From Industry for Misleading Consumers," February 1, 2022
- "CFPB Provides Guidance on How Consumers Can Obtain and Dispute Inaccuracies in Credit Reports," January 28, 2022
- "DFPI Reminds Licensees to Submit Annual Reports by March 15," January 27, 2022
- "CFPB Addresses "Confusion" Over Earned Wage Access Program," January 27, 2022
- "CFPB Requests Comments on "buy now, pay later"," January 27, 2022
- "CFPB to Examine College Lending Practices," January 26, 2022
- "FTC Says the Holder Rule Does Not Prevent State Law From Requiring Payment of Costs or Attorneys' Fees Against Loan Holders," January 25, 2022
- "CFPB Bans Payment Processor for Engaging in Fraudulent Practices," January 21, 2022
- "Federal Reserve Examines Pros and Cons of a Central Bank Digital Currency," January 21, 2022
- "OCC: Bank Regulation Would Mitigate Crypto Risk," January 21, 2022
- "FTC: Provider of Business Credit Reports Engaged in Deceptive and Unfair Practices, Refunds Customers," January 21, 2022
- "CFPB Likely to Delay Data Sharing Rule Until 2023," January 18, 2022
- "Lead Generator Settles with FTC Over Alleged FCRA and FTC Act Violations," January 13, 2022
- "CFPB Report: Major Credit Bureaus Failed to Meet Statutory Obligations in Response to Consumer Complaints," January 7, 2022
- "FTC Bans Merchant Cash Advance Provider from Industry," January 7, 2022
- "CFPB Takes Action Against Purchaser of Structured Settlements," January 5, 2022
- "New York Makes Remote Online Notarizations Permanent," January 3, 2022
- "CFPB Closes Online Lending Fintech for Violating ECOA and CFPB Consent Order," January 3, 2022

- "DFPI Issues Consent Order to Auto Title Lender," January 3, 2022
- "DFPI Extends NMLS Transition for CFL Licensees to March 15, 2022," January 3, 2022
- "CFPB Issues Orders to Companies Offering BNPL Credit," December 20, 2021
- "CFPB Published Reg. Z Amendments to Facilitate Libor Transition," December 16, 2021
- "Federal Bank Regulators Approve New Cybersecurity Incident Notification Rule," December 8, 2021
- "DFPI Reports Increase in Consumer Loans Under \$2,500, Decrease in Consumer Loans Between \$2,500 and \$10,000," December 3, 2021
- "OCC Chief Counsel Clarifies Bank Authority to Engage in Crypto," December 1, 2021
- "Banking Agencies Provide Crypto-Asset Roadmap as a Result of Interagency "Policy Sprints"," November 24, 2021
- "Eleventh Circuit orders en banc rehearing in *Hunstein*," November 19, 2021
- "New York Enacts Consumer Credit Fairness Act, Impacting Debt Collection Actions," November 17, 2021
- "OCC: Modernize the Bank Regulatory Perimeter on Bank-Fintech Partnerships," November 17, 2021
- "Banking Agencies: Mortgage Servicers Should Prepare For Increased Scrutiny," November 12, 2021
- "New Commissioner Appointed to lead CA DFPI: Cloey Hewlett," November 12, 2021
- "OCC Calls for Regulation of Crypto Banking," November 9, 2021
- "NMLS Transition for California Financing Law Licensees: December 31, 2021 Deadline," November 9, 2021
- "President's Working Group Releases Report on Stablecoins," November 5, 2021
- "FTC to Increase Enforcement Against "Dark Patterns" Directed at Consumers," November 3, 2021
- "FTC Finalizes Safeguard Rules for Non-Bank Financial Institutions," November 3, 2021
- "CFPB Director Chopra Appears at First House Hearing Since Approval as Director," November 1, 2021
- "CFPB, DOJ and OCC Take Action Against National Bank for Alleged Redlining," October 25, 2021
- "CFPB to Tech Companies: Submit Payment System Information," October 25, 2021
- "First CFPB Enforcement Action Under New Director: \$6 Million Fine Against Prison Financial Services Company," October 25, 2021
- "NYDFS Issues Proposed Rules to Implement New Commercial Financing Disclosure Law," October 25, 2021
- "Hawaii Amends Small Dollar Lending Law," October 21, 2021
- "NMLS Transition for California Financing Law Licensees: December 31, 2021 Deadline," October 21, 2021
- "CFPB Updates Supervision and Examination Manual, Adds IT Examination," October 21, 2021
- "CFPB Opts Not to Take Action Against Banking App," October 13, 2021
- "OCC: Crypto and DeFi Must Avoid Another Financial Crisis," October 4, 2021
- "Chopra Confirmed as CFPB Director," October 1, 2021
- "More Regulatory Clarity on the Horizon for FinTech," September 30, 2021
- "Court Agrees with FTC: Can Seek Relief under Section 19," September 27, 2021
- "CFPB Alleges that Service Provider Helped Credit-Repair Businesses Charge Illegal Fees," September 22, 2021

- "CFPB Sues Online Lender for Alleged Violations 2016 Consent Order," September 21, 2021
- "Money Transmission Licenses Required for Virtual Currency Activities in Arkansas and Florida," September 21, 2021
- "Wyoming and Maine Issue New Licensing Requirements Potentially Impacting Passive Loan Investors," September 21, 2021
- "Are Income Share Agreements Loans? The CFPB Says Yes," September 10, 2021
- "FTC Approves Changes to FCRA Rules; Clarifies Application to Motor Vehicle Dealers," September 9, 2021
- "CFPB Issues Proposed Rule Under Section 1071 of Dodd-Frank to Collect Small Business Lending Data," September 3, 2021
- "Banking Agencies Release Due Diligence Guidance on Community Bank-FinTech Relationships," August 31, 2021
- "FFIEC Issues Updated Guidance on Authentication and Access to Financial Institution Services and Systems," August 26, 2021
- "CFPB To Issue Data Collection Regulations for Small Business Lenders in September," August 13, 2021
- "CFPB Confirms November 30 Effective Date for Debt Collection Final Rules," August 11, 2021
- "California Regulator Signals New Scrutiny of Student Lending Industry, Enters Into Consent Order with Servicer of Income Share Agreements," August 10, 2021
- "Maine Enacts "True Lender" Legislation, Amends Consumer Credit Code to Include Anti-Evasion Provisions," August 9, 2021
- "CFPB Reaches Correct Resolution On Juneteenth Disclosure Issues," August 9, 2021

## **Blockchain and Cryptocurrency: Law of the Ledger Blog Posts**

- "OCC Conditionally Approves Digital Asset Trust Bank Charters, Signaling Cautious Expansion of Federal Oversight," December 19, 2025
- "Federal Crypto Ownership: Compliance Implications of the Strategic Bitcoin Reserve and U.S. Digital Asset Stockpile," April 4, 2025

## **Finance and Bankruptcy Law Blog Posts**

- "Federal Agencies Request Comments on Risk Management Guidance for Third-Party Relationships," July 19, 2021
- "CFPB Takes Action Against FinTech Company for Originating Unauthorized Loans," July 19, 2021
- "FHFA Releases Policy Statement On Fair Lending," July 15, 2021
- "CFPB Blogs About Buy Now Pay Later," July 13, 2021
- "FDIC Chairman Discusses FinTech and Bank Innovation," July 7, 2021
- "CFPB and Georgia AG Settle With Debt-Relief Company," July 7, 2021
- "DFS Settles with Indirect Auto Lenders to Resolve Fair Lending Violations," July 7, 2021
- "CFPB Issues Summer 2020 Supervisory Highlights," July 7, 2021
- "House Votes to Repeal OCC True Lender Rule," June 28, 2021

- "Lina Khan Sworn in as New FTC Chair," June 28, 2021
- "CFPB to Resume Examinations Under the Military Lending Act," June 22, 2021
- "FTC Takes Novel Approach to Seek Civil Money Penalties in the Wake of AMG Capital Ruling," June 18, 2021
- "Second Circuit Reverses Ruling in FDCPA Case," June 15, 2021
- "House Subcommittee Launches Investigation into FinTech Companies' Role in Allegedly Fraudulent PPP Loans," June 15, 2021
- "CFPB Issues Mortgage Servicing FAQs," June 15, 2021
- "CFPB Issues FAQs on Electronic Fund Transfers," June 8, 2021

## Privacy Law Blog Posts

- "SEC Creates New Tech-Focused Enforcement Team," March 28, 2025
- "Impact of FTC Safeguard Rules Amendment on Breach Notification Timing," November 20, 2023
- "CFPB Starts Year Seeking Comments on Proposals to Give Consumers Enhanced Control of Financial Data," January 9, 2023
- "CFPB Sues Payment Platform Over Dark Patterns," October 27, 2022
- "US, UK Collaborate on Prize Challenges for Privacy-Enhancing Technologies," June 24, 2022
- "Senate Banking Committee Sends Letter to Yellen on Collection, Use of Consumer Data," June 21, 2022
- "On the Clock: Cyber Incidents Notification Deadline Approaching for Banks," April 19, 2022
- "NYDFS Issues Cybersecurity Guidance in Response to Events in Ukraine," March 9, 2022
- "FTC Fines Lead Generation Company \$1.5M Citing Misuse of Consumer Financial Data," January 24, 2022
- "CFPB's Latest Orders Place Data Practices Front and Center for 2022," January 5, 2022
- "Beginning in May 2022 Banks Will Have 36 Hours to Disclose Certain Types of Cyber Incidents," December 9, 2021
- "Non-Banking Institutions Will Want to Review Security Measures in Light of Update to Safeguards Rule," November 4, 2021
- "European Securities Watchdog Fine Highlights Importance of Data Integrity and Regulatory Access," September 27, 2021
- "NYDFS Issues Ransomware Guidance," July 12, 2021

## Government Contracts & Investigations Law Blog

- "Court Filing Reveals that DOJ Is Investigating Fintech's Administration of PPP Loans," July 27, 2022

## Media Mentions

CFPB Drops Lawsuit Against Student Loan ABS  
*Inside Mortgage Finance Media*, 05.09.2025

CFPB's Zelle Scrutiny Leaves Banks Guessing On Next Moves  
*Law360*, 09.06.2024

If Supreme Court Sides with CFPB, 'Flurry' of Litigation Moves Forward  
*American Banker*, 04.23.2024

Consumers turn to 'buy now, pay later,' stoking worry about repayment ability  
*Roll Call*, 10.26.2021

## Speaking Engagements

Speaker, "FCC Changes TCPA Game for All! Critical Marketing and Servicing Calling and Texting Rules Update," December 10, 2024

Speaker, "WHF Lunch & Learn: Update on the Digital Design & Practices Under Heightened Reg Scrutiny," WHF, October 24, 2024

Speaker, "Fair Lending Model Validation and its Role with Fintech and Sponsor Banks," American Fintech Counsel, October 16, 2024

Speaker, "Dark Patterns: Update on Digital Design and Practices Under Heightened Regulatory Scrutiny," ABA Business Law Section Meeting, September 13, 2024

Speaker, "Junk Fees: Perspectives from Regulatory and Litigation Counsel," Client Presentation, September 9, 2024

Speaker, "FDIC Brokered Deposit Proposed Rule," American Fintech Council Brokered Deposit Ad Hoc Working Group, August 14, 2024

Speaker, "The New Age of Open Banking: AI + Privacy Considerations," South Asian Bar Association Annual Conference, July 13, 2024

Speaker, "Junk Fee Crackdown: Recent Regulatory Scrutiny of Junk Fees," American Bar Association, April 18, 2024

Speaker, "Beneficial Ownership Reporting: What Small Business Owners Need to Know," American Road & Transportation Builders Association, March 6, 2024

## Events

Future Of Finance Webinar Series  
Branching Out: The Growing Power Of Bank-Fintech Partnerships  
Webinar, 06.26.2025

Who Turned Out the Lights?: FTC Steps Up "Dark Patterns" Enforcement of Retailers  
Webinar, 02.02.2022

## Memberships

American Bar Association, Banking Law Committee  
District of Columbia Bar Association, Board of Governors (2018-2021)  
National Asian Pacific American Bar Association  
South Asian Bar Association of North America  
South Asian Bar Association of Washington, DC  
South Asian Bar Association of North America, VP – Affiliate Relations

## Podcasts & Webinars

Who Turned Out the Lights?: FTC Steps Up “Dark Patterns” Enforcement of Retailers  
02.02.2022

## Practices

Commercial Lending and Financial Transactions  
Corporate  
White Collar Defense and Investigations  
California Consumer Privacy Act (CCPA)  
Canada  
Consumer Protection  
Emerging Company & Venture Capital  
False Claims Act  
Joint Ventures and Strategic Alliances  
Mergers and Acquisitions  
Privacy and Cybersecurity  
Private Equity  
Telephone Consumer Protection Act (TCPA)

## Industries

Artificial Intelligence  
Blockchain  
Blockchain and Fintech  
Consumer Finance  
Financial Services  
Fintech

Mortgage Banking

## Education

- LL.M., The George Washington University Law School, 2008
- J.D., Western New England University School of Law, 2007
- B.A., Simon Fraser University, 2001

## Admissions

District of Columbia

Maryland