

# Regulatory Reform and Consumer Financial Protection Bureau Archive

## CFPB Policy Analysis

### CFPB Policy Briefs, Reports & Press Releases

- Press Statement Condemning Consumer Financial Protection Bureau's New Taskforce to Review Consumer Protection Regulations, January 9, 2019
- Press Release: CFPB Quietly Launches Web Database of Prepaid and Payroll Card Fees and Disclosures but Some Cards with Overdraft Fees are Missing, Oct. 16, 2019
- Press release: NCLC Attorney Statement Regarding Challenge to Constitutionality of Consumer Financial Protection Bureau Leadership Structure, Sept. 18, 2019
- Press release: Consumer Bureau's Shocking New "No Consumer Protection" Policy, Dec. 11, 2018
- Press release: Advocates Decry Lack of Compensation in Consumer Bureau Settlement, Dec. 7, 2018
- Press release: Public Interest Groups Oppose CFPB Loosening Rules for Fintech Providers, October 11, 2018
- Press release: Trump Nominates Office of Management & Budget's Kathy Kraninger to Lead the Consumer Financial Protection Bureau, June 18, 2018
- Press release: Acting Director Mulvaney Fires Members of Advisory Boards of Consumer Financial Protection Bureau, Endangering Financial Well-Being of American Families, June 6, 2018
- Press release: Consumer Advisory Board Members of Consumer Financial Protection Bureau Alarmed by Bureau's Shift to Deregulate Industry Rather than Protect Consumers, June 4, 2018
- Press release: CFPB Should Not Weaken its Investigations of Wrongdoing, April 26, 2018
- Press release: Consumer Advocates Explain Crucial Public Interest in a Strong Consumer Financial Protection Bureau, Feb 6, 2018
- Press release: Disturbing Report of Consumer Bureau Pull-Back on Equifax Investigation Compels Increased Efforts to Protect Consumers' Data, Feb 5, 2018
- Press release: Court Affirms Consumer Watchdog's Independence; Trump Must Appoint an Independent Director, Jan 31, 2018
- Press release: Consumer Advocates File Amicus Brief in Support of Acting CFPB Director Leandra English, Dec. 8, 2017 and Amicus Brief
- Statement of NCLC's Lauren Saunders Regarding Appointment of Mulvaney as Interim Director of Consumer Bureau, Nov. 25, 2017
- Press statement re: Rich Cordray Stepping Down as Director of the Consumer Bureau, Nov. 24, 2017.
- Statement of NCLC's Lauren Saunders re: Legal Standing of CFPB Director on Auto Lending Rule, Jan. 18, 2017
- Press Release: Statement of National Consumer Law Center Executive Director Rich Dubois Regarding Richard Cordray Stepping Down as Director of the Consumer Financial Protection Bureau, Nov. 15, 2017
- Optional, Early Compliance is a Common Regulatory Tool: Early Adopters Can Choose Phase-In Date issue brief and Press Release, May 2015
- Press Release: Consumers win with CFPB credit report changes, Feb. 27, 2014

- Statement re: CFPB's new mortgage rules, January 9, 2013
- Statement re: CFPB's new mortgage disclosure rules disappoint, Nov. 20, 2013
- Statement re: CFPB Report on Credit Card Act Reform, Oct. 2, 2013
- Statement re: CFPB report on overdraft loans, June 11, 2013
- Policy Brief: Recommendations to the CFPB re: Debt Collection Problems, April 2013
- Statement re: CFPB Mortgage Servicing Rule, Jan. 17, 2013
- Press Release re: CFPB Final Rule on Debt Collectors, Oct. 24, 2012
- Excellent CFPB study on credit scores, Sept. 25, 2012
- Final Rule on Fee Disclosure for Electronic Remittances, Aug. 8, 2012
- Press Release: CFPB to Oversee Credit Reporting Agencies, July 16, 2012
- NCLC and Center for Economic Justice Issue Brief: CFPB Should Rein In Mortgage Servicers' Abuses of Force-Placed Insurance, May 2012
- Advocates Urge Consumer Financial Protection Bureau to Stand Firm on Protection from Fee-Harvester Credit Cards, April 2012
- Broken Records: How Errors by Criminal Background Checking Companies Harm Workers and Businesses, April 2012
- Issue Brief: The CFPB Received Its Full Power on July 21, 2011 - Challengers to Recess Appointment May Be Kicked Out of Court and Press Release, Feb. 2, 2012
- Press release CFPB Ruling Will Increase Reliability of Money Remittances and Reveal Hidden Fees, Jan. 25, 2012
- Consumers Win with Cordray to Head CFPB, January 4, 2012
- 10 Things the CFPB Can Start Now, July 19, 2011
- Statement on Cordray as CFPB Director, July 18, 2011
- White paper: Time to Update the Credit Practices Rule; CFPB Should Modernize FTC Rule Addressing Abusive Creditor Collection Practices, Dec. 2010
- Issue Brief: The Role of the States under the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010
- Special *NCLC Reports* Issue on Consumer Financial Protection Bureau, August 2010
- An Agenda for the Consumer Financial Protection Bureau, July 2010
- NCLC Applauds Senate Passage of Wall Street Reform, July 2010
- House-Senate Conferees: Strengthen Preemption Provision in Wall Street Reform Bill, June 2010
- Statement on Carper Preemption Compromise, May 18, 2010
- Issue Brief: State-by-State Racial Disparities in Auto Lending by Auto Dealers, May 2010
- Issue Brief: CFPA and Nonbanks: A Snapshot, March 2010
- Issue Brief: Nonbank Consumer Financial Protection Enforcement Cannot Be Left to the FTC, March 2010
- Issue Brief: Gaps in State UDAP Laws, Attorney General Authority, Will Hinder CFPA Effectiveness, March 2010
- Issue Brief: Glaring Lack of Enforcement in Consumer Protection Proposals Could Make Matters Worse, Not Better, March 2010
- Issue Brief: Regulatory Reform and Consumer Protection: Hold Wrongdoers Accountable to the Consumers They Harm, Nov. 2009
- Press Release: National Banks Made 32%-51% of Toxic Loans, Sept. 2009
- Restore the States' Traditional Role as "First Responder": White Paper, Sept. 2009
- Consumer Statement in Support of President's Proposed Consumer Financial Protection Agency, June 2009
- Recommendations to Congressional Oversight Panel on Regulatory Reform, Jan. 2009

## **CFPB Comments**

- Consumer comments to the CFPB concerning the Bureau's Data Governance Program and its Data Collections, December 27, 2018
- Consumer Comments (Short, Long) to the CFPB Opposing Proposed Policy to Encourage Trial Disclosure Programs, October 10, 2018 Press Release
- Coalition comments in response to CFPB's RFI for comment to assist the Bureau in assessing its handling of consumer complaints and consumer inquiries, July 16, 2018
- Coalition comments in response to CFPB's RFI on their financial education programs, July 9, 2018
- Coalition comments regarding CFPB's RFI to assist the Bureau in assessing the overall effectiveness and accessibility of its guidance materials and activities to members of the general public, including regulated entities, July 2, 2018
- Group comments regarding CFPB's overall efficiency and effectiveness of its rulemaking processes, June 7, 2018
- Comments on the CFPB's public reporting practices of consumer complaint information, June 4, 2018
- Coalition comments in response to CFPB's RFI regarding external engagements, May 29, 2018
- Comments on the overall efficiency and effectiveness of the CFPB's Supervision Program whether any changes to the program would be appropriate. Detailed comments of consumer groups and shorter coalition comments, May 21, 2018
- Comments in response to CFPB request for information about the efficiency and effectiveness of its processes related to the enforcement of Federal consumer financial law. Consumer comments and Shorter coalition comments, May 14, 2018
- Comments in response to request for information about the CFPB's civil investigation demands and processes. Coalition comments || Longer consumer comments,
- Comment to OMB on executive order on "Reducing Regulation and Controlling Regulatory Costs", 2017
- Comments to Department of Defense on limitations on terms of consumer credit extended to service members and departments, Dec. 23, 2014
- Comments on Policy to Encourage Trial Disclosure Programs, Feb. 15, 2013
- Comments to CFPB on procedures to designate a nonbank as risky and in need of supervision, July 24, 2012
- Comments re: CFPB Streamlining Inherited Regulations, Mar. 5, 2012
- Comments on the Consumer Financial Protection Bureau's Interim Final Rule on the preemption rules under the Alternative Mortgage Transaction Parity Act, September 22, 2011
- Comments to Bureau of Consumer Financial Protection Regarding Larger Participant Rulemaking, August 15, 2011

## **CFPB Letters**

- Group letter to CFPB's Acting Director Mulvaney seeking to remove Mr. Eric Blankenstein from having any involvement in the Bureau's oversight and enforcement of antidiscrimination laws, Nov. 15, 2018
- Coalition letter to the U.S. House of Representatives supporting H.R. 6972 (the Consumers First Act), October 9, 2018
- Group letter to Committee on Banking, Housing and Urban Affairs opposing any nominee for the Director of the Consumer Financial Protection Bureau who does not have an extensive background in consumer protection law, Aug. 22, 2018
- Coalition sign-on letter regarding CFPB's Rulemaking Processes, June 7, 2018
- Follow-up letter by members of the Consumer Financial Protection Bureau's (CFPB) Consumer Advisory Board (CAB) to CFPB's Acting Director Mulvaney re the cancellation of statutorily-

required meetings, May 25, 2018

- Consumer Advisory Board's letter to CFPB's Acting Director Mulvaney re concerns about the policies and direction of the Bureau, May 18, 2018
- Letter to CFPB's Acting Director Mulvaney about preserving the public complaints database, Apr. 30, 2018
- AFR coalition letter opposing S. 951 (Portman), Regulatory Accountability Act, May 16, 2017.
- Advocates' letter to the U.S. Senate opposing riders to the 2017 appropriation bill that would obstruct the CFPB's ability to protect consumers against discriminatory and unfair auto lending, May 16, 2016
- CFPB RFI - Feedback on Consumer Complaint Narratives and Data Normalization, Aug. 31, 2015
- Group letter to the U.S. Senate Judiciary Subcommittee on the Constitution defending the constitutionality of Dodd-Frank Act and the CFPB, July 23, 2015
- Opposition Letter to CFPB opposing H.R. 2213 which insulates lenders from accountability when they make misleading disclosures to homeowners (Letter to Congress), May 14, 2015
- Coalition letter opposing efforts to weaken the CFPB, Jan. 21, 2015
- Letter opposing Carper Amendment on Attorney General Enforcement and Preemption, May 13, 2010
- Coalition Letter Supporting Financial Reform, April 2010
- Letter to Sen. Dodd on Need For Strong, Independent Consumer Regulator, March 2010
- Letter supporting Financial Product Safety Commission Act, S. 566 (Durbin)
- Coalition Letter Supporting Independent CFPA, Feb. 2010
- Letter to Obama Requesting Amendment of Preemption Executive Order, Dec. 2008
- Letter to President Elect Obama and Consumer Platform Calling for White House Office of Consumer Affairs, Dec. 2008

## **CFPB Testimony**

- Press Release: Court to Consider Constitutionality of CFPB in PHH v CFPB, May 23, 2017 || Amicus Brief, Mar. 31, 2017
- Press Release: National Consumer Law Center Statement on Appellate Court Order to Vacate and Review Questionable Decision on Trump Power over Consumer Watchdog, Feb. 17, 2017
- NCLC testimony to U.S. Senate Banking Committee re: hearing on Effects of Consumer Financial Regulations and hearing re: CFPB's semi-annual report to Congress, April 5 and 7, 2016
- Testimony re Safeguarding Consumer Protection and the Role of the Federal Reserve, July 2009
- Testimony re Safeguarding Consumer Protection and the Role of the Federal Reserve, July 2009

## **CFPB Litigation**

- Press Release: Civil rights and consumer groups amicus brief to the U.S. District Court of Appeals for D.C. in PHH Corporation v Consumer Financial Protection Bureau, November 29, 2016 || Amicus brief, Nov. 29, 2016

## **Additional Resources**

- Webinar: **The New Consumer Financial Protection Bureau: What Can It Do, What Should It Do?**, September 15, 2010  
By: Lauren Saunders, Kathleen Keest (CRL)  
Presentation || Recording