

# Banking

## Banking Policy Analysis

### Banking Policy Briefs, Reports & Press Releases

- Press Release: Consumer Advocate Groups Call On FDIC To Reject Ford Credit's ILC Charter Application, Aug. 25, 2022
- Press Release: Advocates Praise Cap One End to Overdraft, NSF Fees, Dec. 1, 2021
- Policy Brief: 2021 Banking Agency Predatory Lending and Safe Banking Priorities, December 2020
- Press Release: Consumer Advocates Criticize Credit Card "Relief" from CFPB and Warn Consumers to Avoid Unwanted Electronic Statements, June 4, 2020
- Press release: Senate Votes to Roll Back Protections against Reckless Practices that Triggered Great Recession, March 14, 2018
- Press release: Scam Claiming that Consumers Can Access Unpaid Social Security to Pay Debts Could Prove Costly, Aug. 16, 2017

### Banking Comments

- Comments to Federal Reserve Board on Guidelines for Access to Federal Reserve Accounts and Services, Apr. 21, 2022
- Group Comments to the Federal Reserve on the Proposed Guidelines for Evaluating Account and Service Requests, July 12, 2021
- Consumer comments supporting third same-day processing window for ACH payments, July 15, 2019

### Banking Letters & Testimony

- Consumer-bank letter supporting H.R. 5912 (Garcia), the Close the ILC Loophole Act, Apr. 5, 2022
- Letter of Support of Overdraft Protection Act of 2019, Sept. 9, 2019

### Archive+

### Banking Additional Resources



NCLC attorney Lauren Saunders discusses financial products marketed to college students (see 1:51) at a Consumer Financial Protection Bureau hearing, October 2013.

- CFPB Consumer Banking Complaints
- **Consumer Facts: Your Right to Know** - DIRECT EXPRESS® PREPAID DEBIT CARD FOR SOCIAL SECURITY, SSI AND OTHER FEDERAL PAYMENTS, April 27, 2011
- **Webinar: New Rules on Protection and Electronic Payment of Social Security**, May 11, 2011 (Margot Saunders, Lauren Saunders) PresentationRecording

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