

# Regulatory Reform and Consumer Financial Protection Bureau

In our increasingly complex financial world, vigilant government oversight is essential to protect consumers in the financial marketplace. NCLC works to improve our consumer protection system to ensure that it will stop abuses and will create incentives for the financial industry to offer fair, sustainable financial products and services.

## ***HOT TOPICS***

- **NCLC 2022 Consumer Protection Federal Priorities**
- NCLC Welcomes CFPB Director Chopra and Describes Priorities, Oct. 5, 2021
- Press Release: NCLC Welcomes Chopra at CFPB, Sept. 30, 2021

## **CFPB Policy Analysis**

### **CFPB Policy Briefs, Reports & Press Releases**

- Press Release: Consumer Advocates Urge CFPB to Protect Consumers from “Junk Fees,” May, 2, 2022
- Press Release: NCLC Welcomes Chopra at CFPB, Sept. 30, 2021
- Press Release: Advocates Praise CFPB for Rescinding Harmful Policies that Weakened Consumer Protections, March 31, 2021
- Press Release: CFPB Guts Curbs on Unaffordable 400% APR Payday Loans, July 7, 2020
- Press Release: Supreme Court Weakens Independence of Consumer Watchdog, June 29, 2020
- Press Release: CFPB Proposal Would Encourage Unaffordable Mortgage Lending and Threaten Access to Credit, June 22, 2020
- Press Release: CFPB Announces Another Pilot Program Placing Financial Companies’ Interests Before Consumers, June 18, 2020
- Press Release: Consumer Advocates Criticize Credit Card “Relief” from CFPB and Warn Consumers to Avoid Unwanted Electronic Statements, June 4, 2020
- Press Release: Consumer Bureau Mortgage Origination Guidance Overlooks Urgently Needed Consumer Protections, April 30, 2020
- Press Release: CFPB Guidance for Mortgage Servicing Transfers Lacks Crucial Consumer Protections, Especially During COVID-19 Crisis, April 27, 2020
- Press Release: New CFPB Mortgage Guidance Does More for Servicers than Consumers, April 6, 2020
- Press Release: New CFPB Advisory Opinion Program Would Give Lenders a Safe Harbor for Violating Federal Consumer Laws, March 6, 2020
- Press release: Advocates Decry Consumer Agency’s Narrowing of Abusive Standards Which Will Protect Dishonest Businesses Instead of Cheated Consumers, Jan. 24, 2020

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### **CFPB and Regulation Comments**

- Consumer comments in response to the CFPB’s request for information regarding junk fees imposed by providers of consumer financial products or services, May 2, 2022

- Consumer comments on CFPB proposed advisory opinion program, Aug. 21, 2020
- Comments on CFPB Taskforce on Federal Consumer Financial Law, June 1, 2020

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### **CFPB Letters**

- NCLC Welcomes CFPB Director Chopra and Describes Priorities, Oct. 5, 2021
- Group letter to Acting CFPB Director re: Racial Justice Priorities for the Consumer Financial Protection Bureau, Feb. 18, 2021
- Coalition letter to CFPB Director Kraninger Opposing Planned Reorganization of the Division of Supervision, Enforcement, and Fair Lending as it Undermines Consumer Protection, Nov. 2, 2020

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## **Regulatory Reform and Consumer Financial Protection Bureau Archive**