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- Consumer Advocates Applaud DOD Move to Protect Troops from Predatory Lending, July 21, 2015
- Report: Why 36%? The History, Use, and Purpose of the 36% Interest Rate Cap, April 2013, Issue Brief and Press Release
- Small Dollar Loan Products SCORECARD – Update: Scorecard Shows Consumers Pay Steep Rates for Small Loans, May 13, 2010
  - Press Release and Statutory Backup

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- Letter opposing preemption of Arkansas usury rate, May 18, 2009
- Consumer groups’ Letter in support of S. 500 (Durbin) and H.R. 1608 (Speier) establishing 36% national usury cap for all credit, March 2, 2009
- Sample Letter for state groups to support S. 500

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- Report: Broken Records: How Errors by Criminal Background Checking Companies Harm Workers and Businesses, April 2012
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- Comments to the Massachusetts Trial Court Public Access to Court Records Committee re: Criminal Cases and Internet Access to Docket Entries and Court Files, June 15, 2015
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- Testimony: Examining the Uses of Consumer Credit Data, Sept. 13, 2012 (Before the U.S. House Committee on Financial Services Subcommittee on Financial Institutions and Consumer Credit)
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- Testimony of Robert J. Hobbs to the Nevada House of Representatives in support of SB 373 Nevada Wage Protection Act to increase the amount of wages exempt from creditors from 75% to 90%, March 26, 2013; Nevada Assembly testimony, May 3, 2013
- Comments re: Opposing Debt Collectors Autodialing Personal Cell Phones and Calls to Employers (to the Federal Communications Commission), 2006

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- Model Family Financial Protection Act, October 2013

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- Press Release: How to Create a Payroll Card that Works for the Unbanked and Business, July 31, 2013 (American Payroll Association & NCLC)
- Policy Brief: NCLC, Consumer Union, NACHA, American Payroll Association and Association for Financial Professionals Joint Core Principles for Payroll Cards (February 2011); NCLC and CU Supplemental Principles

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- Group Letter Supporting Benefit Card Fairness Act, H.R. 4552, May 2010

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- PowerPoint: Public Benefits and Wages on Prepaid Cards, November 2010

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- Group comments to the FTC on the Used Car rule, March 12, 2013
- Testimony re: Consumer Protection in the Used and Subprime Car Market, March 2009
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- PowerPoint: Understanding the Impact of Car Ownership Programs for Low-Income Consumers, January 2012

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- Roadmap to submitting debt collection comments
- Grassroots Debt Collection Comment Card
- Take Action: Tell the CFPB to Protect Consumers From Harassing And Abusive Debt Collection Tactics (Comment period closed September 18, 2019)
  - Video: How To Submit Comments on the CFPB’s Proposed Debt Collection Rule, June 2019
- Group Comments to the CFPB re: Advance Notice of Proposed Rulemaking re: Debt Collection, Feb. 28, 2014

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- [Solving the Credit Conundrum: Helping Consumers’ Credit Records Impaired by the Foreclosure Crisis and Great Recession](#), Dec. 2013
- [Consumer Financial Protection Bureau Will Hold Auto Lenders Accountable for Discrimination in Auto Lending](#), March 22, 2013
- Policy Brief urging the CFPB to Update Regulation B and Credit Discrimination, April 2012
- [Why Responsible Mortgage Lending Is a Fair Housing Issue](#), Feb. 2012
- [Credit Scoring and Insurance: Costing Consumers Billions and Perpetuating the Economic Racial Divide](#), 2007

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- [Comments](#) regarding Equal Access to Housing in HUD Programs—Regardless of Sexual Orientation or Gender Identity, March 25, 2011
• **Comments** regarding Equal Credit Opportunity Act, 1999

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• **Testimony** Before House Financial Services Committee on the Need for Race, Age and Sex Data on Non-Mortgage Lending, July 2008

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• **Letter to the Senate Banking Committee on fair housing and GSE reform**, February 26, 2014
• **Letter to the USDA regarding comments on Nondiscrimination in Programs or Activities Conducted by the United States Department of Agriculture**, Jan. 27, 2014
• **Letter to HUD regarding Extension of a Currently Approved Information Collection**, January 7, 2014
• **Letter** to the Financial Services Committee requesting oversight hearings regarding the state of fair housing and lending enforcement in America, February 2007
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• **Press Release**: Consumer Groups Applaud the Consumer Financial Protection Bureau’s Efforts to Provide More Oversight of Abusive Auto Lending, Sept. 18, 2014
• **Report**: Shifting into Gear: A Revised Guide to Creating or Improving a Car Ownership Program, April 17, 2014
• **Press Release**: CFPB to Hold Auto Lenders Accountable for Discrimination in Auto Lending, March 22, 2013
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• **Report**: Repo Madness – How Automobile Repossessions Endanger Owners, Agents and the Public, March 2010
• **Article**: National meeting looks at improving access to affordable, reliable cars for working families
• **Report and Executive Summary**: Fueling Fair Practices - A roadmap to improved public policy for used car sales and financing
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- **Group comments to the FTC re: auto buyers consumer survey,** Mar. 7, 2016
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- **Group comments urging the FTC to retain and strengthen the Holder Rule,** Feb. 12, 2016
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- **Group comments to the FTC re: defining larger participants in auto financing,** Dec. 8, 2014
- **Group letter to the FTC petitioning enforcement action against CarMax for deceptive ads and sales practices,** June 23, 2014.
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- Foreclosure Mediation Programs: Can Bankruptcy Courts Limit Homeowner and Investor Losses? Testimony of John Rao before the Senate Committee on the Judiciary, Feb. 2011
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- Is There a Role for Bankruptcy Courts? Testimony of John Rao before Senate Judiciary Subcommittee: Mortgage Modifications During the Foreclosure Crisis
- The United States Trustee’s Notice of Proposed Rulemaking on Application Procedures for Approval of Providers of a Personal Financial Management Instructional Course Comments of the National Association of Consumer Bankruptcy Attorneys and the National Consumer Law Center
- Credit Cards and Bankruptcy: Opportunities for Reform Testimony of John Rao at Senate Committee on the Judiciary field hearing on “Credit Cards and Bankruptcy: Opportunities for Reform”, at Rhode Island College
Additional Resources

- **Questions and Answers about the Mortgage Modification Bankruptcy Bills (H.R. 200 and S. 61)**, What is the status of the bills? What is the most significant feature of the bills which would make modification for home mortgages different than under current law for other loans? [Q&A](#)
- **Six Things Legal Services and Pro Bono Lawyers Should Know About the Attorney Provisions in the 2005 Act**

Related Publications

- **Consumer Bankruptcy Law and Practice** – The definitive consumer bankruptcy treatise, updated with the latest case law and changes to the Bankruptcy Code, Forms, Fee Schedules, Rules, and case law written by Henry Sommer, the nation’s leading consumer bankruptcy author, and edited by John Rao, a former member of the federal Judicial Conference Advisory Committee on Bankruptcy Rules.

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- Press release: [Lauren Saunders on Operation Choke Point before House Judiciary Subcommittee](#), May 19, 2015
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- Press release: [Supreme Court Decision Strikes Blow against Tribal Online Payday Lenders](#), May 29, 2014
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- Coalition Letter Opposing Bills to Curtail Operation Choke Point and Payment Fraud Efforts (April 27, 2015)
- Coalition letter to U.S. Senate opposing budget amendments to curtail Operation Choke Point or regulator anti-money laundering efforts, Mar. 25, 2015.
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- Letters to House (July 15, 2014) and Senate (June 18, 2014) supporting Operation Choke Point and work against payment fraud
- Press Release and Group letter to regulators on need to stop illegal payments, Oct. 24, 2013

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- Holding Accountable Financial Institutions that Knowingly Participate in Consumer Fraud, U.S. Department of Justice, May 7, 2014
- Bicameral Group of Members Urge DOJ to Crack Down on Consumer Scams, February 6, 2014
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- Statement re: [CFPB report on overdraft loans](#), June 11, 2013
- Issue brief: [Common Sense from the Common Law: Limiting Overdraft Fees to a “Reasonable and Proportional” Standard](#), April 2013
- White Paper: [Restoring the Wisdom of the Common Law: Applying the Historical Rule Against Contractual Penalty Damages to Bank Overdraft Fees](#), April 2013
- Press release: [Urban Trust Bank Halts Overdraft Fees on Payday Lender Prepaid Cards](#), Feb. 1, 2013
- Issue Brief: [300% Bank Payday Loans Spreading](#), August 2011 [Group Comments](#) to the Federal Banking Regulator (OCC) Opposing High Overdraft Fees and 300% Interest Bank Payday Loans, August 8, 2011
- Issue Brief: [Features of a Safe Basic Banking or Prepaid Card Account](#), December 2010
- Press Release: [Jury’s Out on Regulators’ New Proposal to Address Abusive Overdraft Loans](#), December 22, 2008
- Press Release: [Regulators’ Overdraft Proposal Falls Short: Fails to Protect Consumers from Unwanted Credit](#), May 2008

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- [Letter to NCUA on Overdraft Loans](#), Nov. 30, 2010
- [Consumer Groups’ Letter to OCC on Overdraft Abuses](#), Oct. 2010
- Letters in support of H.R. 3904, the Overdraft Protection Act of 2009 and S. 1799, the Fairness and Accountability in Receiving (FAIR) Overdraft Coverage Act of 2009, October 2009

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- [Comments to bank regulators on collection of overdraft, ATM and monthly fee and remittance transfers data in call reports](#), March 3, 2014
- [Consumer Group Comments to CFPB on Overdraft Programs](#), June 29, 2012
- Comment on Office of Thrift Supervision’s [Proposed Supplemental Guidance on Overdraft Loan Programs](#), June 2010
- [Comments on FDIC’s proposed Supervisory Guidance on Overdrafts](#), Sept. 2010
- [Comments to FRB on proposals to amend Regulation E and DD provisions re overdraft programs](#), March 2010
• Comments to the Federal Reserve regarding Regulation Overdraft Loans under Regulation E, March 2009
• Comments of NCLC and others regarding Proposed Rulemaking to Prohibit Unfair or Deceptive Acts or Practices with Respect to Credit Cards and Overdraft Loans, August 2008

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• 10/31/18 Mercury News “Robocalls gone wild end up costing California debt collector $9 million”
• 10/15/18 MarketWatch “Robocall debt collectors see new opportunity under Trump’s FCC” quotes NCLC Senior Counsel Margot Saunders
• 8/6/18 CNBC “Don’t pick up (or maybe you should): That annoying robocall could be about your student loans” quotes NCLC Senior Counsel Margot Saunders
• 7/17/18 Washington Post “Robo-calls are getting worse. And some big businesses soon could start calling you even more.” quotes NCLC Senior Counsel Margot Saunders
• 7/5/18 Detroit Free Press “Could a tsunami of robocalls be headed to our cell phones?” quotes NCLC Senior Counsel Margot Saunders
• 6/12/18 Forbes “There Were 4.1 Billion Robocalls Dialed in the U.S. Last Month” quotes NCLC deputy director Carolyn Carter
• 5/24/18 BYU Radio “Robocalls on the Rise” NCLC Senior Counsel Margot Saunders joins Julie Rose for her “Top of Mind” broadcast to discuss the rising toll robocalls take on consumer privacy and what can be done to stop them.
• 5/18/18 Vice: Motherboard “Our Robocall Hell Is a Result of Inconsistent Enforcement and Carrier Apathy” quotes NCLC Senior Counsel Margot Saunders discusses the failure of telephone service providers and regulators to do enough to stop robocalls.
• 5/16/18 Slate “There Are Two Big Reasons Robocalls Are Getting Worse” quotes NCLC Senior Counsel Margot Saunders and explains the FCC’s mistake in only addressing scam robocalls “while NCLC ignoring the aggressive robocalling behavior of legitimate businesses.”
• 1/17/18 NBC News “It’s not just you—Americans received 30 billion robocalls last year” quotes NCLC Senior Counsel Margot Saunders on the volume of robocalls and company’s efforts to amend the rules to make even more robocalls.
• 11/20/17 WIRED “The Robocall Nightmare Is Only Getting Worse—But Help Is Here” quotes NCLC Senior Counsel Margot Saunders on the prevalence of unwanted robocalls from banks and debt collectors while the FCC remains focused on scam calls.
• 6/13/17 Boston Globe Editorial “FCC should reject new robocall initiative” quotes NCLC Senior Counsel Margot Saunders on robocalls and the First Amendment.
• 6/6/17 Morning Consult op-ed “Agencies should ensure enforcement of unwanted robocalls,
texts” by NCLC Senior Counsel Margot Saunders and Randall A. Snyder argues for greater consumer protections against telemarketers.

- **6/3/17 New York Times** “Telemarketers fight to get in with no ring” by Tara Siegel Bernard quotes NCLC Senior Counsel Margot Saunders on the dangers of ringless voicemail. This story also ran in the Boston Globe and the Tampa Bay Times.

- **6/1/17 CBS Evening News (National)** 2:01 runtime “Companies want robocalls to go straight to your voicemail” in which Anna Werner interviews NCLC Senior Counsel Margot Saunders.

- **2/8/17 KOMO Radio (Seattle)** (3:20 runtime) NCLC attorney Margot Saunders discusses concerns that the FCC might loosen regulations that would allow robocalls by student loan servicers and debt collectors to cellphones without consent with consumer reporter Herb Weisbaum.

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- Press Release: [FCC Issues Proposed Order to Reduce Wrong Number Robocalls](#), Nov. 21, 2018
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- Press Release: [Bipartisan Robocall Issue Draws Contrasting Response in U.S. Senate](#), Aug. 2, 2018
- Press release: [Banks, Mortgage Servicers, Student Lenders, and Auto Dealers Push FCC to Weaken Consumer Protections from Unwanted Robocalls](#), June 26, 2018
- Press release: [As Robocall Volume Breaks Records, FCC Could Open the Floodgates to Even More Robocalls](#), June 7, 2018
- Memo: [Amicus Brief Filed in the Ninth Circuit Court of Appeals on Behalf of NCLC and NACA in Marks v. Crunch San Diego, LLC, Arguing that the FCC’s Pre-2015 Orders Defining a Calling System as a Robodialer Remain in Effect](#), May 21, 2018
- Press release: [NCLC Attorney Margot Saunders Testifies at U.S. Senate Hearing on Stopping Abusive Robocalls; Urges FCC to Strengthen Key Federal Privacy Law](#), April 18, 2018
- Press release: [D.C. Court Decision: Ball is Now in FCC Chairman Pai’s Court to Protect Consumers from Robocalls](#), March 16, 2018
- Press release: [Advocates to FCC: Do More, Much More to Block Unwanted Robocalls](#), Feb. 23, 2018
- Press release: [Robocall Problem Even Worse than FTC Data Shows](#), Jan. 4, 2018

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- Press Release: [Banking Lobbyists Back FCC Petition to Shield Companies from Penalties for Text Messaging Consumers](#), Dec. 19, 2017
- Press Release: [Consumer Groups Oppose Credit Unions’ Attempts to Robocall, Text Message Customers Without Their Consent](#), Nov. 7, 2017
- Press Release: [FCC Must Protect Consumers from Unwanted Telemarketing and Debt Collection Voicemails](#), May 18, 2017
- Press Release: [FCC Must Resist Industry Pressure to Unleash Incessant Robocalls to Student Loan Borrowers and Their Relatives and Neighbors](#), Feb. 1, 2017

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- Policy Briefs: [Amicus Brief to DC Circuit Court by NCLC on behalf of the low-income clients and other consumer groups to defend FCC 2015 Omnibus Order](#), Jan. 2016
Press Release: FCC proposes rules to protect student loan borrowers and other consumers from collectors of federal debt, May 10, 2016

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Sign the petition to tell the FCC: NO robocalls to my cell phone
Press Release: 60,000 consumers tell the FCC: No robocalls to my cellphone, Feb. 19, 2015
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- NCLC Comments to the FCC on the 9th Circuit Marks Decision, Oct. 17, 2018; Group ex-parte supplemental comments, Nov. 13, 2018
- Group comments to the FCC re: Rules and Regulations Implementing the Telephone Consumer Protection Act and Interpretations in Light of the D.C. Circuit’s ACA International Decision (CG Docket No. 02-278 and CG Docket No. 18-152), June 13, 2018 and Reply comments; Ex Parte Comments to the FCC, relating to the use of reasonable reliance as a defense to wrong number calls, Jan. 28, 2019
- Consumer groups comments to the FCC in support of the FCC’s consideration of the creation of a reassigned number database, May 29, 2018
- Testimony before the Senate Committee on Commerce, Science, and Transportation regarding the Escalating Problem of Unwanted Robocalls and What To Do About It, April 18, 2018
- Consumer groups comments to the FCC re: Advanced Methods to Target and Eliminate Unlawful Robocalls, Feb. 22, 2018
- Consumer group comments to the FCC re: Advanced Methods to Target and Eliminate Unlawful Robocalls, Jan. 23, 2018

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- Group comments to FCC re: Petition for Declaratory Ruling by the FHFA on emergency communications by mortgage servicers to borrowers after a declared disaster, Dec. 4, 2017
- Comments of NCLC and other consumer groups to the FCC opposing a request for an exemption from liability by an automated texter, Outcome Health, Nov. 27, 2017.
- Group comments to the FCC opposing the Credit Union National Association petition for exemptions to the TCPA to make robocalls and text messages, Nov. 6, 2017
- Group comments to FCC on the Proposal to Develop a Reassigned Number Database, Aug. 28, 2017; Group Reply Comments, Sept. 26, 2017
- Group comments to FCC on the proposed rules regarding Advanced Methods for Blocking Robocalls, June 30, 2017
- Group comments to FCC opposing Exemptions for Ringless Voice Mail (RVM), May 18, 2017
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• Group comments to FCC opposing Mortgage Bankers Association request for exemption to allow robocalls without consent, Aug. 26, 2016
• Comments to the FCC from NCLC and 24 national and state organizations supporting the FCC’s proposed rule to stop unwanted robocalls for federal debt and urging even greater protections, June 6, 2016 and Reply comments, June 21, 2016
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• Group ex parte comments to the FCC opposing Hubbard Broadcasting’s petition for robocall exemptions, Mar. 7, 2016

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• Comments to the FCC in response to the Commission’s request for comments on the Petition for a Declaratory Ruling and/or Clarification brought by Citizens Bank, March 16, 2015
• NCLC and NACA comments to the FCC re: ACA International’s Reply Comments re: for Consumer Bankers Association petition re: exemption to the Telecommunications Consumer Protection Act, Jan. 2015

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• Group comments to the FCC re: opposing the American Bankers Association exemption to the Telephone Consumer Protection Act to allow robocalls to cell phones, Dec. 2014
• Group comments to the FCC re: preserving the Telephone Consumer Protection Act (TCPA) protections for cell phones, Nov. 2014.
• Comments to the Federal Trade Commission regarding the Telemarketing Sales Rule Regulatory Review, Nov. 2014
• Comments to the FCC opposing change to the Telephone Consumer Protection Act to allow marketing robo-calls to cell phones, Aug. 2014
• Joint comments in response to the FCC’s request for comments on the Petition for Expedited Declaratory Ruling and/or Expedited Rulemaking filed by United Healthcare Services, Inc., March 2014

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• **Group letter to U.S. Senate supporting S 3026 ROBOCOP Act to reduce robocall abuses and opposing S 2644 FCC Reauthorization Act to weaken TCPA**, Nov. 15, 2016

• **Letter to the U.S. House Subcommittee on Communications and Technology supporting HR 4932 (Robocop Act)**, Sept. 22, 2016

• **Group Letter to the FCC opposing rule allowing federal government contractors to make robocalls to cellphones**, July 12, 2016


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• **Letter to the FCC regarding a health care industry’s request to eviscerate the TCPA protections against robocalls to cell phones**, Feb. 23, 2015

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