

115th Congress (2017-18) - Archive

Access to Justice

- Group letter strongly opposing H.R. 3487 (diversity jurisdiction); H.R. 6730 (nationwide injunctions); H.R. 6754 (Ninth Circuit re-structuring); and H.R. 6755 (miscellaneous federal court changes), Sept. 12, 2018. Opposition Letter.
- H.R. 4738, Mutual Fund Litigation Reform Act., Jan. 16, 2018. Opposition letter.
- Coalition letter to Senate Judiciary Committee opposing weakening the legal rights of individuals and small businesses, Nov. 7, 2017. Opposition letter.
- Letter opposing arbitration provisions of the CHOICE Act. Opposition letter.
- H.R. 585 (Ellison), Investor Choice Act of 2017. Support letter
- Letter opposing resolution to overturn the Fair Pay and Safe Workplaces Executive Order and its prohibition on forced arbitration of civil rights and labor law claims against federal contractors. Opposition letter.
- H.R. 985 (Goodlatte), Fairness in Class Action Litigation Act of 2017. Opposition letter.
- Letter opposing H.R. 720 (Lamar Smith), Lawsuit Abuse Reduction Act (LARA), H.R. 725 (Buck), Innocent Party Protection Act, and H.R. 732 (Goodlatte) (Stop Settlement Slush Funds Act), Feb. 1, 2017. Opposition letter.

Anti-Regulation/Consumer Protection Bills

- S.J. Reg. 57 (Moran) and H.J. Res 132 (Zeldin) overturning CFPB auto finance discrimination guidance. Opposition letter.
- H.R. 1116, (Tipton), Taking Account of Institutions with Low Operation Risk Act of 2017 (TAILOR Act). Opposition letter.
- H.R. 4545 (Tipton), Financial Institutions Examination Fairness and Reform Act. Opposition letter.
- H.R. 4607 (Loudermilk), Comprehensive Regulatory Review Act. **Oppose.**
- AZ HB 2434, Innovation Regulatory Sandbox, Jan. 24, 2018
- H.R. 1264 (Williams), the Community Financial Institution Exemption Act. **Oppose.**
- HR 4607 (Loudermilk), the Comprehensive Regulatory Review Act. **Oppose.**
- Consumer letter opposing several deregulatory bills including HR 1116 (Tipton), TAILOR Act and HR 3072 (Clay), Bureau of Consumer Financial Protection Examination and Reporting Threshold Act. Opposition letter.
- H.R. 2133 (Luetkemeyer), Community Lending Enhancement and Regulatory Relief Act. Opposition letter.
- Letter Opposing Anti-Regulatory Bills for HSGAC Mark-up; the Regulatory Accountability Act, S. 951, the REINS Act, S. 21, The Midnight Rules Relief Act, S. 34, the Small Business Regulatory Flexibility Improvements Act, S. 584, the Early Participation in Regulations Act, S. 579, May 16, 2017. Opposition letter.
- Coalition letter to Senate Banking Committee in response to their economic growth initiative, Apr. 14, 2017. Opposition letter.
- Letter to President Trump opposing executive order on eliminating 2 regulations for every new regulation, Feb. 28, 2017. Opposition letter.
- H.R. 1004 (Walberg), Regulatory Integrity Act. Opposition letter.
- H.R. 1009, OIRA Insight, Reform, and Accountability Act. Opposition letter.
- H.R. 998, Searching for and Cutting Regulations that are Unnecessarily Burdensome Act of 2017 (SCRUB Act). Opposition letter.
- Coalition letter opposing use of the Congressional Review Act to repeal public protections.

Opposition letter.

- H.R. 5 (Goodlatte), Regulatory Accountability Act. NCLC opposition letter | Coalition opposition letter.
- S. 951 (Portman), Regulatory Accountability Act. NCLC statement | Opposition letter.
- H.R. 21 (Issa), Midnight Rules. Opposition letter.
- H.R. 26 (Collins), Regulation from the Executive in Need of Scrutiny Act (REINS Act). Opposition letter.

Consumer Financial Protection Bureau

- H.R. 6972 (Waters), the Consumers First Act (support)
- H.R. 3072 (Clay), Bureau of Consumer Financial Protection Examination and Reporting Threshold Act. Opposition letter.
- Letter opposing bill to cut CFPB salaries. Opposition letter.
- Coalition letter opposing the Appropriations process for CFPB funding. Opposition letter.
- H.R. 3746 (Duffy), Business of Insurance Regulatory Reform Act of 2017. Opposition letter.
- H.R. 10 (Hensarling), Financial CHOICE Act of 2017. NCLC opposition letter | Coalition opposition letter.
- S. 105 (Fischer) to create CFPB commission. **Oppose.**

Credit Reporting

- Letter Expression Concerns re Section 201 of S.488, Credit Access and Inclusion Act, July 20, 2018
- S. 2362 (Reed): Control Your Personal Credit Information Act. Letter of Support.
- S. 2289 (Warren/Warner): Data Breach Prevention and Compensation Act. **Support.**
- S. 2188 (Menendez): Consumer Data Protection Act. **Support.**
- H.R. 435 (Ellison): Credit Access and Inclusion Act (Incorporated into H.R. 5078 (Hill). Opposition letter.
- HR 3755: Comprehensive Consumer Credit Reporting Reform Act of 2017 (Waters). Support letter
- S.1786: Stopping Errors in Consumer Use and Reporting (SECURE) Act of 2017 (Schatz). **Support.**
- S. 1816 (Warren): Freedom from Equifax Exploitation (FREE) Act. **Support.**
- S. 1810 (Wyden): Free Credit Freeze Act. **Support.**
- S. 1819: The Equal Employment for All Act (Warren). Support letter.
- H.R. 2359: FCRA Liability Harmonization Act (Loudermilk) (eliminating FCRA punitive damages and capping class action statutory damages to \$500,000). Opposition letter.
- Credit Services Protection Act of 2017 (Royce). Opposition letter | Testimony.
- S. 744 (Donnelly) and H.R.2683 (Delaney) Protecting Veterans Credit Act of 2017. **Support.**

Debt Collection

- Letter supporting Section 653 of the National Defense Authorization Act. Support letter.
- H.R. 5082 (Gonzalez-Mooney) (previously filed as H.R. 4550 and H.R. 1849), Practice of Law Technical Clarification Act of 2017. Opposition letter by 20 Attorneys General || Consumer opposition letter || Letter to Rep. Gonzalez from Texas attorneys and law professors || Issue Brief: U.S. House Bill Would Allow Lawyers to Abuse Consumers in Debt Collection Lawsuits

Fair Lending

- S.J. Reg. 57 overturning CFPB auto finance discrimination guidance. Consumer opposition

letter. Coalition for Sensible Safeguards opposition letter.

- Letter opposing amendment to HUD appropriations bill that would restrict lending for fair lending enforcement, Sept. 6, 2017

Fraud

- Coalition letter opposing Moolenaar pyramid scheme amendment in omnibus spending bill
- H.R. 2706 (Luetkemeyer), Financial Institution Consumer Protection Act of 2017. Consumer opposition letter.
- Letter opposing Moolenaar amendment to FY18 Financial Services and General Government Appropriations bill restricting FTC's authority over pyramid schemes.

Housing

- HR 4160 (Waters) Preventing Foreclosures on Seniors Act of 2017 (Support)
- H.R. 6102 (Waters) the Homeowner Mortgage Servicing Fairness Act of 2018. **Support.**
- H.R. 5555 (Waters), S. 2698 (Cortez Masto), The FHA Foreclosure Prevention Act of 2018. **Support.**
- H.R. 2226 (Barr), Portfolio Lending and Mortgage Access Act, Opposition Letter
- H.R. 5078 (Hill), TRID Improvement Act (formerly H.R. 3978), Opposition letter
- H.R. 1153, the Mortgage Choice Act, [Opposition letter](#)
- Letter to support S. 2304, the Protecting Veterans from Predatory Lending Act of 2018, Support letter.
- H.R. 2226, Portfolio Lending and Mortgage Access Act (oppose)
- H.R. 2954, the Home Mortgage Disclosure Adjustment Act, Opposition letter
- Coalition letter opposing H.R. 3971, the Community Institution Mortgage Relief Act of 2017, Opposition letter.
- Coalition letter opposing H.R. 1699, the Preserving Access to Manufactured Housing Act of 2017, Opposition letter.
- Joint Letter of Opposition to H.R. 2570, the Mortgage Fairness Act of 2017, Opposition letter (2018 Opposition letter)
- Coalition letter opposing S. 2155, Economic Growth, Regulatory Relief, and Consumer Protection Act, Opposition letter | Opposition Letter Prior to Senate Floor Vote || Opposition Letter Prior to House Floor Vote
- NCLC/CRL letter opposing several bills rolling back Dodd-Frank housing protections (H.R. 3299, H.R. 1153, H.R. 3221, H.R. 3978), Opposition letter.
- Letter expressing concerns regarding FHA energy efficiency provisions in S. 146, Opposition letter.
- H.R. 916, Risk Management and Homeowner Stability Act prohibiting guarantee fee offsets. **Support.**

Payday and Installment Lending

- H.R. 4439 (Hollingsworth), Modernizing Credit Opportunities Act. Consumer Opposition Letter
- H.R. 4861 (Hollingsworth), Ensuring Quality Unbiased Access to Loans Act of 2018 (EQUAL Act). Opposition letter.
- H.J.Res. 122 & S.J. Res. 56 to repeal the CFPB payday loan rule. Opposition letter.
- H.R. 3760 (Cartwright, Cohen) / S 1659 (Durbin, Merkley) Protecting Consumers from Unreasonable Credit Rates Act, Coalition support letter
- H.R. 3299 (McHenry)/S. 1642 (Warner), Protecting Consumers' Access to Credit Act of 2017. Consumer opposition letter.

Privacy and Data Breaches

- H.R. 6743 (Luetkemeyer), The Consumer Information Notification Requirement Act. Consumer opposition letter. Sept. 12, 2018
- H.R. 2396, Privacy Notification Technical Clarification Act (Trott). Consumer opposition letter.

Prepaid Cards

- S. Res. 19, H.J. Res. 62 & 73 blocking CFPB prepaid card rule. Coalition opposition letter.

Pyramid Schemes

- Group opposition letter opposing legislation weakening the Federal Trade Commission's ability to protect consumers from pyramid schemes.

Student Loans

- S.3584 (Merkley) Affordable Loans for Any Student Act. **Support**
- Letter opposing amendment to S. 2155 re rehabilitation of private student loans.
- Letter on credit reporting aspects of S. 2155
- HB 4508, the PROSPER Act, Opposition letter

Tax-Related Consumer Protection

- Group letter re S. 3246 - The Senate Should Not Entrench the Deeply-Flawed Free File Program, Which Should Be Replaced by Programs Directly from the IRS, Aug. 15, 2018
 - Consumer group letter re HR 54444, Tax Administration Bill, Regarding Private Debt Collection and Free File Provisions, April 18, 2018
-

111th Congress (2009-2010) - Archive

Arbitration

- Letter supporting H.R. 1020, Arbitration Fairness Act, July 26, 2010

Bank Accounts

- Comments on the Treasury Department's proposal to mandate all electronic deposits by 2013, August 16, 2010
- Letter in Support of Freedom and Mobility in Consumer Banking Act (Miller), July 27, 2010

Bankruptcy

- Letter supporting Helping Families Save Their Homes in Bankruptcy Act, H.R. 200/H.R. 1106 (Conyers), March 4, 2009

Credit Cards

- Credit CARD Act, S. 414 (Dodd): NCLC Letter, Consumer Groups Letter, Feb. 12, 2009

- Letter in Support of Maloney Credit Cardholders Bill of Rights, Jan. 12, 2009

Foreclosure

- Foreclosure Rescue Fraud Act, S. 116/H.R. 1213: Testimony: Legislative Solutions for Preventing Loan Modification and Foreclosure Rescue Fraud, May 6, 2009

Medical Debt

- Letter supporting the Medical Debt Relief Act of 2009, H.R. 3421 (Kilroy), July 26, 2010

Overdraft Loans

- 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
- NCLC Comments to the Federal Reserve Re: Regulation Overdraft Loans under Regulation E, Mar. 30, 2009

Payday Lending

- Support letter for S. 582, Interest Rate Reduction Act, Mar. 27, 2009
- Letter opposing payday loan bill, H.R. 1214 (Gutierrez), Mar. 23, 2009

Prepaid Cards

- Letter Supporting Benefit Card Fairness Act, H.R. 4552, May 2, 2010

Regulatory Reform and Preemption

- Wall Street Reform and Consumer Protection Act of 2009 (H.R. 4173)
- Coalition Letter Supporting Independent CFPA, Feb. 19, 2010
- Consumer Statement in Support of President's Proposed Consumer Financial Protection Agency, June 17, 2009

Usury

- 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

112th Congress (2011-2012) - Archive

Consumer Financial Protection Bureau

- S. 3468 (Portman), Independent Agency Regulatory Analysis Act - oppose, Sept. 7, 2012
- Letter opposing H.R. 1121 (Bachus) and H.R. 1315 (Duffy), which weakens CFPB, May 3, 2011

Credit Reporting

- Letters expressing concern about the harm to consumers and the preemptive effects of HR 6363 (Renacci), The Credit Access and Inclusion Act, which promotes full file utility credit reporting. NCLC Testimony, Sept. 13, 2012
- Letter supporting H.R. 321 (Cohen), Equal Employment for All Act (2009) and Letter to cosponsor H.R. 321 (2012)
- Letter supporting H.R. 2086 (Shuler) and S.2149 (Merkley), Medical Debt Responsibility Act - support (2012) NCLC Testimony

Debt Collection/Cell Phone Privacy

- Letter opposing H.R. 3035 (Terry), Mobile Informational Call Act of 2011, which permits businesses to make informational and debt collection calls to cell phones without consent, Oct. 27, 2011
- Model State Law on Mortgage Servicing: An Outline, Jan. 2011
- S. 489 (Reed), Preserving Homes and Communities Act of 2011
- S. 824 (Sherrod Brown), Foreclosure Fraud and Homeowner Abuse Prevention Act of 2011

Federal Charter for Payday Lenders

Letter opposing H.R. 6139 (Luetkemeyer), which gives payday lenders a federal charter regulated by the OCC, July 2012

Mortgage Lending/Foreclosures

- S. 3085 (Boxer/Menendez), The Responsible Homeowner Refinancing Act of 2012. Opposition Corker Safe Harbor Amendment, Civil Rights letter Nov. 13, 2012 and Americans for Financial Reform letter Nov. 19, 2012 H.R. 3619 (Ellison/ Stark) Permanently Protecting Tenants at Foreclosure Act of 2011
- S. 2909 (Merkley), Rebuilding Equity Act of 2012
- S. 2072 (Franken), Helping Homeowners Refinance Act of 2012 Bills extending exclusion of mortgage principal reduction from taxable income: HR 4202 (Rangel)

HR 4250 (Lungren)

HR 4290 (McDermott)

HR 4336 (Reed, NY)

SB 2250 (Stabenow)

- Letter opposing HR 2446, RESPA Home Warranty Clarification Act of 2011, exempt payments on home service contracts from the ban on kickbacks and referral fees.

Rent-to-Own

- Letter opposing H.R. 1588 (Canseco), which preempts state rent-to-own laws.
-

113th Congress (2013-2014) - Archive

Bank Accounts

- H.R.3137 (Schakowsky) & S. 1534 (Harkin), Freedom and Mobility in Consumer Banking Act (Support)

Consumer Financial Protection Bureau

- S. 2732 (Toomey), Consumer Financial Protection Bureau Examination and Reporting Threshold Act of 2014. Consumer coalition letter in opposition.
- H.R. 3193 (Duffy), Consumer Financial Protection and Soundness Improvement Act of 2013, a package of bills designed to gut the CFPB. Consumer opposition letter. Feb. 11, 2014

Consumer Freedom of Speech

- H.R.5499 (Swalwell), Consumer Review Freedom Act of 2014 (support)

Fair Debt Collection

- S. 2328 (Toomey), exempting attorneys from the FDCPA (Opposition Letter), May 12, 2014

Housing Finance Reform

- NCLC Statement on Passage of Housing Finance Bill (S.1217) in Senate Banking Committee, May 15, 2014
- Analysis of Servicing Provisions in Johnson-Crapo Discussion Draft, April 2014

Mortgages

- Letter Opposing H.R. 3211, the "Mortgage Choice Act of 2014.", Sept. 15, 2014
- Letter Opposing H.R. 1779, which would weaken protections for manufactured home loans, Sept. 4, 2014
- H.R. 5148 (Luetkemeyer), Access to Affordable Mortgages Act of 2014, which exempts certain mortgages from appraisal requirements. AFR letter in opposition.
- H.R. 4963, National Homeowners Bill of Rights Act of 2014 (Support).
- H.R. 5553, Preventing Improper Foreclosures Act of 2014 (Support)

Operation Choke Point

- H.R. 4986 (Luetkemeyer), End Operation Choke Point Act of 2014. Testimony and Letter in opposition.
- Letters to House and Senate against bills to weaken and in support of Operation Choke Point.

Prepaid and Payroll Cards

- Press release supporting CA AB 2252 which protects child support deposited on prepaid cards, July 23, 2014.

Regulation

- H.R. 2804 (Holding), Achieving Less Excess in Regulation and Requiring Transparency

(ALERRT) Act (H.R. 2804) (oppose)

- H.R. 2122 (Goodlatte), Regulatory Accountability Act (RAA)
- H.R. 2542 (Bachus), Regulatory Flexibility Improvements Act (RFIA)
- H.R. 2804 (Holding), All Economic Regulations are Transparent (ALERT) Act
- H.R. 1493 (Collins), Sunshine for Regulatory Decrees and Settlements Act
- H.R. 367 (Young), Regulations from the Executive in Need of Scrutiny (REINS) Act
- H.R. 899 (Foxx), Unfunded Mandates Information and Transparency Act
- Group letter to members of Congress urging them to oppose HR 4 the “Jobs for America Act”, Sept. 18, 2014

Bankruptcy

- Letters supporting the *Private Student Loan Bankruptcy Fairness Act of 2013* (Cohen) and the *Fairness for Struggling Students Act of 2013* (Durbin) permitting dischargeability of private student loans, Feb 6, 2013

Housing Finance Reform

- Testimony Before the United States Senate Committee on Banking, Housing and Urban Affairs on Housing Finance Reform: Essentials of a Functioning Housing Finance System for Consumers, October 29, 2013
- Coalition Letter to Senator Corker and Senator Warner in response to the S. 1217 Housing Finance Reform and Taxpayer Protection Act of 2013, June 2013

Lawsuit “Reform”

- Letter opposing H.R. 2655, the Lawsuit Abuse Reduction Act, July 22, 2013

Credit Reporting

- H.R. 5446 (Royce), The Facilitating Access to Credit Act: Letter of opposition
- H.R. 2538 (Fitzpatrick)/S. 1613 (Kirk), The Credit Access and Inclusion Act: Letter expressing concerns.
- H.R. 1767 (Waters), S. 160 (Merkley), Medical Debt Responsibility Act. Support letter.
- H.R. 1002 (Cohen)/S. 471 (Sanders), Fair Access to Credit Scores Act

Mortgages

- Letter in Support of the Mortgage Forgiveness Tax Relief Act (Senate and House), Dec. 6, 2013 and Press Release (Dec. 19, 2013)
- Letter opposing H.R. 3211 which undermines the Dodd-Frank Ability to Repay rules, October 17, 2013
- H.R. 1077 (Huizenga)/S. 949 (Manchin) Consumer Mortgage Choice Act, which weakens protections for mortgages with higher costs and fees. Letter in opposition.

Payday Lending and Small Dollar Loans

- Letter opposing H.R. 1566, the “Consumer Credit Access, Innovation, and Modernization Act” (May 6, 2013) creating a federal charter for internet payday and other lenders.
- S. 673 (Durbin)/H.R. 5130 (Cartwright), Protecting Consumers from Unreasonable Credit Rates Act. April 9, 2013 support letter to Sen. Durbin. July 10, 2014 support letter to Rep. Cartwright.
- Letter supporting the *Stopping Abuse and Fraud in Electronic (SAFE) Lending Act of 2013*

(Bonamici), March 4, 2013

Student Loans and Financial Aid

- S.1399 (Durbin), amending the Servicemembers Civil Relief Act to cap the interest rate on student loans consolidated or refinanced during military service
- Coalition letter opposing HR 2637 (Foxx), and supporting the Academic Freedom through Regulatory Relief Act, July 19, 2013

Rent-to-Own

- S.1208 (Tester)/H.R. 1551 (Meeks), Consumer Rental Purchase Agreement Act. Consumer opposition letter.
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114th Congress (2015-16) - Archive

Anti-Consumer Legislation

- Summary of anti-consumer legislation anticipated in the 114th Congress.

Anti-Regulation Legislation

- H.R. 185 (Goodlatte), Regulatory Accountability Act (RAA). Consumer opposition letter.
- H.R. 427 (Young), Regulations from the Executive in Need of Scrutiny Act of 2015 (REINS Act) (H.R. 427).

Arbitration

- Letter opposing Appropriation riders that limit CFPB's arbitration authority, May 10, 2016
- Letter supporting Blumenthal-Franken Telecom-Arb Bill, Apr. 28, 2016
- S. 2506 (Leahy), Restoring Statutory Rights Act of 2016. Consumer support letter, Feb. 4th, 2016
- Letter opposing proposals to weaken or remove CFPB arbitration authority.

Auto Loans

- H.R. 1737 (Guinta), Reforming CFPB Indirect Auto Financing Guidance Act. Opposition letter.

Budget

- Coalition letter opposing misuse of the appropriations process for ideological policy riders.

Cell Phones

- Group letter urging U.S. House of Representatives to support HR 4682 Help Americans Never Get Unwanted Phone call (HANGUP Act), March 11, 2016
- Group letter urging U.S. Senators to support the Help Americans Never Get Unwanted Phone calls (HANGUP) bill, Nov. 2, 2015

Class Actions

- Opposition letter to H.R. 1927, a bill to destroy class actions, Jan. 6, 2016
- H.R. 1927 (Goodlatte), Fairness in Class Action Litigation Act of 2015. Opposition letter.

Consumer Financial Protection Bureau and Consumer Protection Rules

- 300 Organizations Oppose Financial Policy Riders, Nov. 15, 2016
- H.R. 5982, the Midnight Rules Relief Act of 2016 (oppose)
- Coalition letter to members of Congress urging them to reject HR 5893, the “Financial CHOICE Act”, Sept. 12, 2016
- H.R. 4678 (Ratcliffe), Separation of Powers Restoration Act of 2016 (oppose)
- Opposition to Hensarling anti-consumer amendments to Highway funding bill, Nov. 4, 2015
- HR 957 (Stivers), Bureau of Consumer Financial Protection-Inspector General Reform Act of 2015. AFR Opposition Letter, Sept. 29, 2015
- Opposition Letter to H.R. 166/CFPB Commission Bill, Sept. 29, 2015
- Letter to House supporting constitutionality of the CFPB, Sept. 16, 2015
- Group letter opposing S. 1607, the Independent Agency Regulatory Analysis Act of 2015., June 27, 2015
- H.R. 1266 (Neugebauer), Financial Product Safety Commission Act of 2015 (oppose)
- H.R. 1195 (Pittenger), the Bureau of Consumer Financial Protection Advisory Boards Act, which could cut CFPB funding. Coalition opposition letter.
- Coalition letter opposing efforts to weaken the CFPB, Jan. 21, 2015

Credit Reporting

- HR 5282 (Waters) Comprehensive Consumer Credit Reporting Act, coalition letter of support, May 19, 2016
- H.R. 4172 and S. 2355, Credit Access and Inclusion Act (oppose), May 18, 2016
- Letter opposing H.R. 3035, Credit Access and Inclusion Act, Sept. 8, 2015
- HR 2091 (Poliquin), Child Support Assistance Act of 2015 (concern)
- H.R.1514 (Sanchez), Credit Reporting for Military Families Act (support)
- H.R.347 (Royce) Facilitating Access to Credit Act of 2015 (oppose) Letter and Q&A Fact Sheet
- H.R. 1703 (Langevin), Protect Children from Theft Act of 2015(support)

Debt Collection

- H.R. 5664 (Cummings), Wage and Garnishment Equity Act

Federal Trade Commission

- FTC Process and Transparency Reform Act of 2016 (discussion draft). Consumer opposition letter.

Housing Finance

- Letter in Support Budget Amendment Limiting Use of Guarantee Fees for Unrelated Initiatives, March 18, 2015

Homebuyers Assistance Act

- Coalition letter opposing H.R. 3192, Homebuyers Assistance Act., Oct. 2015

Lawsuit “Reform”

- H.R. 3624 (Buck), Fraudulent Joinder Prevention Act. Consumer opposition letter, Feb. 23, 2016.
- H.R. 1927 (Goodlatte), Fairness in Class Action Litigation and Furthering Asbestos Claim Transparency Act of 2016. Consumer opposition letter, Feb. 2, 2016
- H.R. 758 (Smith), Lawsuit Abuse Reduction Act. Consumer opposition letter (to the Committee on the Judiciary), April 13, 2015 and opposition letter (to the House Speaker and Minority Leader) Sept. 15, 2015.

Manufactured Housing

- H.R. 650: Coalition Opposition Letter, Feb. 26, 2015

Medical Debt

- S.2592 Medical Debt Relief Act (Group letter of support, Feb. 24, 2016)
- H.R. 2362 Medical Debt Relief Act (Group letter of support, May 8, 2015)

Military Lending Act

- Consumer letter to House Committee on Armed Services opposing weakening of Military Lending Act, April 19, 2016
- Amendment #268 (Stivers) to FY 2016 National Defense Authorization Act to require certification database used for military lending. Consumer letter in opposition.
- Rep. Duckworth amendment to H.R. 1735, National Defense Authorization Act, to eliminate provision delaying regulations to close loopholes in 36% interest rate cap. Consumer letter in support.

Mortgages

- Coalition letter to Congress opposing oppose HR 1210, the Portfolio Lending and Mortgage Access Act, Nov. 16, 2015
- H.R. 3192, Homeowners Assistance Act (opposition letter), July 27, 2015
- H.R. 1210 (Barr), Portfolio Lending and Mortgage Access Act (Coalition opposition letter)
- H.R. 2213 (Pearce), safe harbor from enforcement for TILA/RESPA integrated disclosures. Coalition opposition letter, June 9, 2015
- H.R. 685 Mortgage Choice Act (coalition letter opposing)

Operation Choke Point and Payment Fraud

Letters to House and Senate supporting Operation Choke Point and opposing:

- H.R. 766 (Luetkemeyer) the Financial Institution Customer Protection Act of 2015. Coalition opposition letter, Feb. 2, 2016
- H.R. 1413 (Luetkemeyer) & S. 477 (Rubio), the Firearms Manufacturers and Dealers Protection Act 2015

Private Debt Collection of Federal Debt

- Group letter supporting S. 2255 amending the Fair Debt Collection Practices Act to include third-party private debt collectors, Nov. 10, 2015
- Group letter opposing Section 52106 in Senate Highway Trust Fund bill mandating IRS to use

private debt collectors, July 24, 2015

Regulatory “Relief”

- H.R. 2896 (Tipton), Taking Account of Institutions with Low Operation Risk Act (TAILOR). Consumer opposition letter.
- HR 185 (Goodlatte), Regulatory Accountability Act of 2015. Coalition opposition letter.

Student Loans

- H.R. 3634 (Wilson), Student Loan Debt Protection Act of 2015 (support)
- Coalition letter opposing HR 970/S 559 (Foxx-Kline) which would repeal federal regulations enacted to protect students from for-profit college fraud, including gainful employment regulations, April 2015

Telecommunications

- S 3026 ROBOCOP Act (Schumer) Group letter of support, Nov. 15, 2016
- S 2644 FCC Reauthorization Act (Daines) Group letter opposing weakening of the TCPA, Nov. 15, 2016
- HR 4932 ROBOCOP Act (Speier) Group letter of support, Sept. 22, 2016
- H.R. 2666, No Rate Regulation of Broadband Internet Access Act (Kinzinger) Advocates opposition letter, April 12, 2016
- H.R. 4884 (Scott) Civil rights, union, and consumer groups’ letter opposing this bill that would cap the federal low-income Lifeline program, April 12, 2016

Unclaimed Property

- Consumer letter to Uniform Law Commission opposing revisions to Uniform Unclaimed Property Act, Oct. 7, 2015

Virtual Currencies

- Calif. AB 1326 (Dababneh). Consumer opposition letter.

Wall Street Reform

- H.R. 6392 (Luetkemeyer), Systemic Risk Designation Improvement Act of 2016. Consumer opposition letter.

Legislation & Rulemaking

On behalf of our low income clients, NCLC monitors legislation and administrative agency rulemakings and other activities affecting consumers. See also our Model State Laws. To find out the status of a congressional bill and current co-sponsors, visit www.thomas.gov.

- Arbitration & Access to Justice
- Bank Accounts

- Bankruptcy
 - Credit cards
 - Foreclosure
 - Medical Debt
 - Mortgage Lending
 - Overdraft Loans
 - Payday Lending
 - Prepaid Cards
 - Regulatory Reform and Preemption
 - Usury
-

Model State Laws

Car Sales and Financing

- Transparent and Consistent Pricing of Motor Vehicle Add-Ons Act, Dec. 2018
- Safer Cars at the Point of Sale Act, Dec. 2018
- Making Repossessions Safer and Fairer: Model Consumer Amendments to Uniform Commercial Code Article 9, June 2016

Debt Collection and Debt Settlement

- What States Can Do: Criminal Justice Debt, Sept. 2019
- Model Medical Debt Protection Act, September 2019
 - Fact Sheet: What States Can Do to Help Consumers: Medical Debt, September 2019
 - Fact Sheet: What States Can Do to Help Consumers Debt Collection, May 2019
- Model Consumer Amendments to Uniform Wage Garnishment Act, January 2017
- Model Family Financial Protection Act, November 2015
- Statute of Limitations Reform Act, November 2015

Fair Arbitration

- Model State Act Limiting Arbitration, revised 2017

Foreclosures

- NCLC Model State Foreclosure Rescue Scam Statute (MS Word) and Overview Memo
- FORECLOSING A DREAM – State Laws Deprive Homeowners of Basic Protections: Report (Feb. 2009), Press Release
Survey of State Foreclosure Laws (prepared Feb., 2009). For current summaries of state foreclosure laws, see Appendix F to NCLC's Foreclosures and Mortgage Servicing (5th ed. 2014), updated at <https://www.nclc.org/library>

Foreclosure Mediation

- Model Foreclosure Mediation/Diversion Statute (Judicial Foreclosure State)
- Model Foreclosure Mediation/Diversion Statute (Non Judicial Foreclosure State)

- Model Statute: Requirement for Loan Modification Analysis/Loss Mitigation Before Foreclosure
- Memorandum on Federal and State Constitutional Issues Related to Foreclosure Mediation/Diversion
- Model Form for Summary Data of Loan Modifications from Mediations/Conference

General

- Model Consumer Credit Act (1973)
- National Consumer Act (1970)

Manufactured Homes

- AARP: Manufactured Housing Tenants: Shifting the Balance of Power, June 2004
- Promoting Resident Purchase Opportunities (Policy Guide with model law and full text of existing laws)
- Protecting Fundamental Freedoms in Communities (Policy Guide with model law and Appendix - full text of state laws)

Mortgage Servicing

- Model State Law on Mortgage Servicing: An Outline, December 2010

Payroll Cards

- Consumers Union and NCLC Model State Payroll Card Law

Payday Loans and Usury

- Fact Sheet: What States Can Do to Help Consumers: High Cost Loans, July 2019
- Small Dollar Loan Products Scorecard (50 state survey), Press Release, Statutory Backup

Student Loans

- What States Can Do to Protect Consumers: Student Loans, January 2020

Tax Consumer Issues

- Revised Model Individual Tax Preparer Regulation Act, Nov. 2013
- Revised Model Refund Anticipation Loan Act with Commentary

Unfair and Deceptive Practices

Consumer Protection in the States: A 50-State Report on Unfair and Deceptive Acts and Practices Statutes, February 2009; Press Release; State-by-State Analysis of State UDAP Statutes

Utilities

- Fact Sheet: What States Can Do to Help Consumers: Energy Insecurity, January 2020
 - Issue brief: Model Utility Consumer Protections When Natural Disasters Strike, August 2018
-

Regulations

The following rulemakings are outstanding. Some agencies may accept comments after the deadline. For completed regulatory comments in a particular subject area, visit the appropriate Issues page or Regulatory Reform and Consumer Financial Protection Bureau.

All of the CFPB's requests for comment can be viewed here. All agencies' open rulemakings, and submitted comments, can be viewed at <http://www.regulations.gov>, which is searchable by docket number and other means.

Send a copy of your comments to Congress [here!](#)

NCLC 2021 Consumer Protection Federal Priorities

State Regulation of Nonbank Mortgage Servicers

- Dec. 31, 2020 deadline to comment to the Conference of State Bank Supervisors on proposed regulation of standards for nonbank mortgage servicers.

Equal Credit Opportunity Act

- Dec. 1, 2020 deadline to response to CFPB request for information on opportunities to prevent credit discrimination, encourage responsible innovation, promote fair, equitable, and nondiscriminatory access to credit, address potential regulatory uncertainty, and develop viable solutions to regulatory compliance challenges under the Equal Credit Opportunity Act (ECOA) and Regulation B.

CDFI Certification

- Nov. 5, 2020 extended deadline to respond to proposed changes by the Treasury Department CDFI Fund to the CDFI Certification Application.

Dept. of Education Rulemaking and Guidance Procedures

- Nov. 4, 2020 deadline to comment to the Department of Education's Rulemaking and Guidance Procedures.

Credit Cards

- Oct. 27, 2020 deadline to respond to request for information about a 10-year review of the credit card market and Credit CARD Act.

Dodd-Frank Mortgage Ability-to-Repay Rule on the Qualified Mortgage

- Oct. 1, 2020 deadline to comment on the CFPB's proposed rule expanding the Dodd-Frank Ability to Repay rule for Qualified Mortgages to presume that a loan receives a safe harbor if it performs for three years and meets certain additional requirements. NCLC-CFA long comments. Short comments
- Sept. 8, 2020 deadline to comment on the CFPB's proposed rule changing the Dodd-Frank Ability to Repay rule for Qualified Mortgages by replacing the current debt-to-income ratio

threshold with a pricing-based threshold. NCLC, CFA and Prosperity Now long comments; Coalition shorter comments with terms sheet.

- Aug. 10, 2020 deadline to comment on the CFPB's proposed rule regarding the extension of the sunset date for the Dodd-Frank Ability to Repay rule Qualified Mortgage patch for GSE loans. Comments submitted by NCLC and Consumer Federation of America.

FDIC Certification of Bank Fintech Partners

- Sept. 22, 2020 deadline to respond to FDIC Request for Information on Standard Setting and Voluntary Certification for Models and Third-Party Providers of Technology and Other Services. Comments submitted by NCLC and the Center for Responsible Lending.

CDFI Small Dollar Loan Program

- Sept. 10, 2020 deadline to respond to Treasury Department CDFI Fund Request for Information: Small Dollar Loan Program on criteria for grants for Loan Loss Reserves and Technical Assistance (TA) to enable Certified CDFIs to establish and maintain small dollar loan programs. Consumer comments.

Interest Rate Preemption and the "True Lender"

- Sept. 3, 2020 deadline to comment on OCC proposed rule identifying when a bank is the true lender for purposes of interest rate preemption. NCLC press release criticizing proposal. Group long comments opposing proposal and press release; shorter comments from 100-plus groups opposing proposal.

CFPB Advisory Opinions

- Aug. 21, 2020 deadline to comment on new advisory opinion program. Consumer comments.

CFPB Debt Collection Rules

- Aug. 4, 2020 deadline to comment on proposed supplemental CFPB debt collection rules re: disclosures on time-barred debt. NCLC long comments; shorter coalition comments; Press release
- Sept. 18, 2019 deadline to comment on proposed CFPB debt collection rules. NCLC and consumer groups comments and shorter coalition comments.

Bank Use of Digital Technology and Innovation

- Aug. 3, 2020 deadline to respond to OCC request for comment on advance notice of proposed rulemaking on banking issues related to digital technology and innovation. NCLC comments. Shorter Coalition Civil Rights comments.

FDIC Insurance for Industrial Loan Companies

- July 1, 2020 extended deadline to comment on FDIC's proposed a rule governing deposit insurance applications for industrial loan companies.

CFPB Taskforce on Federal Consumer Financial Law

- June 1, 2020 deadline to comment on the request for information from the CFPB Taskforce on Federal Consumer Financial Law. Consumer comments.

Regulatory Enforcement and Adjudication

- March 16, 2020 deadline comment on request for information by the Office of Management and Budget on improving and/or reforming regulatory enforcement and adjudication and ensuring adequate due process in regulatory enforcement and adjudication.

Community Reinvestment Act

- March 9, 2020 deadline to submit comments on proposed amendments to regulations implementing the Community Reinvestment Act. NCLC comments.

Rent-a-Bank Lending

- Feb. 4, 2020 deadline to comment on similar proposed rule from the FDIC. Group long comments. Short comments.
- Jan. 21, 2020 deadline to comment on a proposed rule from the OCC allowing a bank to immediately sell a loan to a state-regulated entity that may continue to charge the contract rate despite state law. Coalition comments and Consumer and Civil Rights Groups long comments.

CFPB Mortgage Disclosures

- January 21, 2020 deadline to respond for CFPB's request for comments on its plan for assessing the TILA/RESPA Integrated Disclosure (TRID) rule. Consumer comments.

Fed Faster Payment System

- Nov. 7, 2019 deadline to comment on the Federal Reserve Board's proposal to develop a new interbank real-time faster payment service. Consumer and broader coalition comments.

Model Money Services Businesses Language

- Nov. 1, 2019 deadline to comment on model language for state money services businesses laws drafted by the Conference of State Bank Supervisors. Consumer comments.

HUD Disparate Impact Rules

- Oct. 18, 2019 deadline to comment on HUD proposal to change the disparate impact standard under the Fair Housing Act. Consumer Comments.

Same-Day ACH Payments

- July 15, 2019 deadline to submit comments on proposal by the Federal Reserve to allow submission of same-day ACH payments later in the day. Consumer comments.

CFPB Plan for Review of CFPB Rules

- July 15, 2019 deadline to respond to the CFPB's request for comment on its plan to review rules under the Regulatory Flexibility Act. Consumer comments.

Overdraft Fee Rules

- July 1, 2019 deadline to respond to CFPB's request for information on review of Regulation E overdraft fee rules. Consumer and civil-rights coalition opposition letter.

OCC Innovation Pilot Program

- June 14, 2019 deadline to submit comments on the Innovation Pilot Program proposed by the OCC. Comments can be submitted to pilotprogram@occ.treas.gov. Consumer comments.

Credit Cards

- May 1, 2019 deadline to respond to CFPB's request for information on the credit card market.

Payday Loans

- March 18, 2019 deadline to comment on proposed 15-month extension of compliance date for CFPB payday loan rule. Group comments opposing and Group longer comments.
- May 15, 2019 deadline to comment on CFPB's proposal to remove ability-to-repay provisions of payday loan rule. Group comments and shorter comments.

PACE (Property Assessed Clean Energy) Loans

- March 16, 2020 deadline to respond to FHFA's request for public input on additional steps to deal with the "continued threat" that PACE loans pose to homeowners and the housing finance system.
- May 7, 2019 deadline to respond to the CFPB's request for information on residential PACE financing.

State Model Payments Law

- April 20, 2019 deadline to respond to request for information from the Conference of State Bank Supervisors on issues related to state money transmission and payments regulation as regulators begin work on model legislation to introduce in all 50 states based on recommendations from their industry advisory panel.

VA Mortgages

- February 15, 2019 deadline to file comments on the VA's interim final rule on when the VA loan program can be used to refinance an existing mortgage. Consumer comments.

CFPB No Action Letters and Product Sandbox

- Feb. 11, 2019 deadline to comment on the CFPB's proposed policy on no-action letters and a Product Sandbox. More information [here](#). NCLC and coalition comments.

Identity Theft

- Feb. 11, 2019 deadline to respond to the FTC's request for comment on identity theft detection rules.

Availability of Funds and Collection of Checks

- Feb. 8, 2019 deadline to respond to request for comments by the CFPB and Federal Reserve Board on amendments to the regulations under the Expedited Funds Availability Act regarding the timing of access to funds deposited into accounts. Consumer comments.

Mortgage Appraisals

- Feb. 5, 2019 deadline to comment on the agencies' (OCC, Board, and FDIC) proposed rule to amend the regulations requiring appraisals for certain real estate-related transactions. Consumer comments.

Bank Small Dollar Loans

- Jan. 22, 2019 deadline to respond to FDIC's request for information about the regulation of bank small dollar loans. Coalition and longer consumer comments.

Military Credit Monitoring

- January 7, 2019 deadline to comment on FTC's proposed rule to require the nationwide consumer reporting agencies to provide free electronic credit monitoring services for active duty military consumers. You may file a comment online [here](#) or [here](#), or on paper. Group comments.

Rulemakings Archive

Rulemakings Archive

2018

CFPB Sources and Use of Data

- Dec. 27, 2018 deadline to respond to the CFPB's request for information on the consumer bureau's sources and use of data. Consumer comments.

Faster Payments

- Dec. 14, 2018 deadline to comment on potential actions by the Federal Reserve Board to create a real time payment system. Consumer comments.

Community Reinvestment Act

- Nov. 19, 2018 deadline to comment on advance notice of proposed rulemaking by the Office of the Comptroller of the Currency on a new framework to implement the Community Reinvestment Act. Consumer comments.

CFPB Global Financial Innovation Network

- Oct. 14, 2018 deadline to provide feedback on draft consultation document issued by CFPB for initiative to create a Global Financial Innovation Network.

CFPB Trial Disclosures

- Oct. 10, 2018 deadline to comment on proposed CFPB policy guidance to encourage trial disclosure programs. Short consumer opposition comments. Longer comments.

Unfair and Deceptive Acts and Practices

- August 20, 2018 deadline to respond to the Federal Trade Commission request for comments on Topic 10 regarding hearings on competition and consumer protection in the 21st century.
- August 20, 2018 deadline to respond to the Federal Trade Commission request for comments on Topic 11 regarding hearings on competition and consumer protection in the 21st century.

Credit Union Small Dollar Loans

- August 3, 2018 deadline to respond to the NCUA Board request for comments regarding its proposal to amend NCUA's general lending rule to provide federal credit unions (FCUs) with an additional option to offer payday alternative loans (PALs). Coalition comments.

CFPB Consumer Complaints and Inquiries

- July 16, 2018 deadline to respond to request for comment to assist the Bureau in assessing its handling of consumer complaints and consumer inquiries. Coalition comments.

CFPB Financial Education Programs

- July 9, 2018 deadline to respond to request for comment to assist the Bureau in assessing the overall efficiency and effectiveness of its consumer financial education programs. Coalition comments.

CFPB Guidance Materials

- July 2, 2018 deadline to respond to request for comment 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. Coalition comments.

CFPB Inherited Regulations

- June 25, 2018 deadline to respond to request for comment to assist the Bureau should amend the regulations or exercise the rulemaking authorities that it inherited from certain other Federal agencies. Overreaching coalition comments, More detailed comments on Regulation E, overdraft fees and bank accounts issues, Fair lending, Electronic communications, Property Assessed Clean Energy (PACE) loans and Regulation Z (TILA), X (RESPA) and FTC mortgage rules.

CFPB's Adopted Regulations

- June 19, 2018 deadline to respond to request for comment to assist the Bureau in considering whether the Bureau should amend those rules it has promulgated since its creation or issue certain new rules. Overarching coalition comments || More detailed comments covering

mortgage, prepaid account, remittances and credit card regulations, and upcoming debt collection regulations.

PACE Mortgage Loans

- June 8, 2018 deadline to comment on draft California regulations on Property Assessed Clean Energy (PACE) loans. Consumer comments.

CFPB Rule Making Processes

- June 7, 2018 deadline to respond to request for comment to assist the Bureau in assessing the overall efficiency and effectiveness of its rulemaking processes. Consumer comments and Shorter coalition comments.

CFPB Consumer Complaint Information

- June 4, 2018 deadline to respond to CFPB request for information on the Consumer Bureau's public reporting practices of consumer complaint information. Consumer comments.

CFPB External Engagements

- May 29, 2018 deadline to respond to request for comment on the CFPB's public and non-public external engagements, including but not limited to field hearings, town halls, roundtables, and meetings of the Advisory Board and Councils. Consumer coalition comments.

CFPB Supervision Program

- May 21, 2018 deadline to request for comment 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.

CFPB's Enforcement Processes

- May 14, 2018 deadline to respond 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.

CFPB's Administrative Adjudications

- May 7, 2018 deadline to respond to request for information on the CFPB's rules of practice for adjudication proceedings.

CFPB's College Credit Card Database

- April 30, 2018 deadline to respond to the CFPB's request for comment on its information collection on consumer and college credit card agreements.

CFPB's Civil Investigative Demands

- April 26, 2018 deadline to submit comments in response to request for information about the CFPB's civil investigation demands and processes. Coalition comments || Longer consumer comments, April 23, 2018

Credit Scores

- Feb. 18, 2018 deadline to respond to CFPB request for information about consumers' experience with free access to credit scores. Consumer groups' comments.

Fair Housing Act

- Jan. 26, 2018 comments on HUD's Implementation of the Fair Housing Act's Discriminatory Effects Standard.

Electronic Payments

- Jan. 26, 2018 deadline to respond to request for comments from NACHA on expanding same day ACH payments and credits. Feb. 23, 2018 deadline to request for comments on interest in ACH processing on weekends and holidays.

2017

CFPB Complaints System

- Dec. 28, 2017 deadline to respond to CFPB's request for comments on Information Collection Plan for Consumer Complaint and Information Collection System and on Consumer Response Intake Form. Consumer comments.

Direct Selling Industry

- Letter to the FTC regarding the Commission's guidance to the multi-level-marketing (MLM) industry, Nov. 3, 2017

Small Business Lending

- Sept. 14, 2017 deadline to respond to CFPB request for information about data collection on credit applications by small, women-owned and minority-owned businesses.

Prepaid Accounts

- Aug. 14, 2017 deadline to comment on proposed amendments by the CFPB to the prepaid account regulations. Consumer comments.

Nursing Home Arbitration Agreements

- Aug. 7, 2017 deadline to comment on proposal by CMS to rescind rule barring forced arbitration clauses in nursing home contracts.

Altered and Forged Checks

- Aug. 1, 2017 deadline to comment on proposed rule by the Federal Reserve Board on the treatment of disputed checks. Consumer comments.

Reducing Regulations

- July 31, 2017 deadline to comment to the Treasury Department on regulations that can be eliminated, modified, or streamlined in order to reduce burdens in order to implement

President Trump's directive to eliminate 2 regulations for every 1 new one.

Ability to Repay/Qualified Mortgage Rule

- July 31 2017 deadline to submit comments to the CFPB on its assessment of the Ability to Repay/Qualified Mortgage Rule. Group Comments.

Gainful Employment, Student Loan Borrower Defense and Arbitration Rules

- July 12, 2017 deadline to comment to the Department of Education on two negotiated rulemakings to revise gainful employment regulations and rules adopting procedures to give borrowers defenses to repayment of students loans for fraudulent schools and prohibiting forced arbitration clauses.

Mortgage Servicing

- July 10, 2017 deadline to comment to the CFPB on its assessment of the Mortgage Servicing Rules under the Real Estate Settlement Procedures Act. Group Comments.

VA Mortgage Loans

- June 12, 2017 deadline to comment on *Loan Guaranty: Revisions to Allowable Charges and Fees Assessed Incident to VA-Guaranteed Home Loans*, Consumer comments.

Campus Debit Cards

- June 8, 2017 deadline to comment on the fees charged on campus debit cards and proposed disclosures. Group comments.

Credit Cards

- June 8, 2017 deadline to respond to CFPB's request for information about the credit card market. NCLC Comments and attachments.

Remittance Rule

- May 23, 2017 deadline to submit comments to CFPB on assessment of international remittances rule. Consumer comments.

Consumer Remittance Transfer

- May 23, 2017 deadline to comment on CFPB's plans for assessing the effectiveness of the remittance rule. Consumer comments.

Alternative Data

- May 19, 2017 deadline to respond to request for information from the CFPB about the impact of alternative data on credit access for consumers who are credit invisible. Group comments.

Ethnicity and Race Information Collection

- May 25, 2017 deadline to submit comments to the CFPB on proposed amendments to regulations under the Home Mortgage Disclosure Act regarding data reporting || Consumer Comments.
- May 4, 2017 deadline to submit comments to the CFPB on proposed amendments to Equal

Credit Opportunity Act (Regulation B) regarding ethnicity and race Information collection. Consumer Comments.

OCC Fintech Charter Applications

- April 14, 2017 Comments re: Evaluating Charter Applications From Financial Technology Companies.
- April 14, 2017 deadline to comment on the OCC's draft supplement to its Licensing Manual explaining how licensing standards and requirements applying for special purpose national bank charters.

Prepaid Cards

- April 5, 2017 deadline to comment on the CFPB's extension of the effective date of the prepaid card rule. Consumer comments.

Consumer Access to Own Financial Records

- Feb. 21, 2017 deadline to respond to request for information by the CFPB on consumers' ability to access their financial account and account-related data in connection with other products or services. NCLC comments. Coalition comments.

Cyber security

- Feb. 17, 2017 deadline to respond to advance notice of proposed rulemaking by OCC, FDIC and Fed on cyber risk management standards (enhanced standards) for large and interconnected entities under their supervision and those entities' service providers.

Executive Order Reducing Regulations

- Feb. 13, 2017 Comment and letter to OMB on executive order on "Reducing Regulation and Controlling Regulatory Costs."

OCC Fintech National Bank Charter

- Jan. 15, 2017 to comment on OCC white paper about a special purpose national bank charter for fintech companies. Comments should be submitted to specialpurposecharter@occ.treas.gov. NCLC comments. Short coalition comments.

2016

Framework for new OCC chartered nonbank entities that fail

- Nov. 14, 2016 deadline to respond to proposed rule by the OCC to implement a framework for receivership of an "uninsured bank" (i.e., a nonbank that is granted an OCC charter under a new regime the OCC is considering). Consumer Comments. Press release.

Payday and Installment Loans

- November 7, 2016 deadline to respond to the CFPB's Request for Information about practices involving practices and loans not addressed in the proposed rule governing payday, installment and auto title loans. Consumer comments.

- October 7, 2016 deadline to comment on proposed rule to regulate payday and installment loans. Group comments.

Standards for Safeguarding Customer Information

- November 7, 2016 deadline to respond to the FTC request for comments on its Standards for Safeguarding Customer Information (“Safeguards Rule” or “Rule”).

Rent-a-Bank Partnerships

- Oct. 27, 2016 extended deadline to comment on proposed guidance by the FDIC on bank third-party lending partnerships. Consumer Comments.

Mortgage Disclosures

- Oct. 18, 2016 deadline to comment on various CFPB proposed amendments to mortgage disclosure requirements under the Real Estate Settlement Procedures Act and the Truth in Lending Act that are implemented in Regulation Z. Group Comments.

Broadband Privacy

- Letter from NCLC and 38 other advocacy organizations urging the FCC to oppose opt-in customer consent for broadband & other telecom. providers and to prohibit forced arbitration clauses in contracts, Sept. 7, 2016

Student Loan Debt and Arbitration Clauses

- Aug. 1, 2016 deadline to comment on Dept. of Education proposal on borrower defense to repayment of predatory school loans and proposal to bar forced arbitration clauses. NCLC and legal services comments. Shorter coalition comments. Broad coalition comments on arbitration.

Arbitration and Class Actions Bans

- August 22, 2016 deadline to comment on CFPB proposal to prohibit arbitration clauses that contain class action bans. Summary || NCLC Comments || Press Release.

FFIEC Consumer Compliance Rating System

- July 5, 2016 deadline to comment on proposed Uniform Interagency Consumer Compliance Rating System to be used by federal bank examiners. Consumer comments.

Financial Innovation

- May 31, 2016 deadline to submit comments responding to the OCC’s white paper about how to support responsible financing innovation.
- Consumer comments and exhibits.

E-Warranties

- June 17, 2016 deadline to comment on rules proposed by the FTC permitting warranties to be posted online.

Mobile Financial Services and Economic Inclusion

- June 15, 2016 deadline to comment to FDIC on its plans for exploring the economic inclusion potential of mobile financial services.

Arbitration Clauses in Internet Contracts

- May 26, 2016 deadline to respond to FCC's request for comment on whether it should ban forced arbitration clauses in internet broadband contracts. Consumer comments.

Regulatory Review (mortgage appraisals, interchange fees)

- March 23, 2016 deadline to comment on whether various regulations (including those covering mortgage appraisal rules and debit card interchange fees) are outdated or need updates.
- Consumer comments on interchange fees and prepaid cards, Mar. 22, 2016
- Consumer comments to the OCC on mortgage successors in interest, Mar. 21, 2016

FTC Holder Rule

- Feb. 12, 2016 deadline to file comments for the FTC's review of the holder rule, which protects car buyers, students and others from fraudulent practices in credit sales. Consumer comments.

2015

Payment Processors

- Oct. 9, 2015 deadline to comment on proposed NACHA rules increasing the monitoring of payment processors. Consumer Comments.

Online Marketplace Lending

- Sept. 30, 2015 to comment on request for information from the Treasury Department about online marketplace lending using investment capital and data-driven online platforms to lend to small businesses and consumers.
- NCLC comments to the U.S. Department of Treasury's request for information on online marketplace lending, Sept. 30, 2015

Payroll Cards

- July 31, 2015 deadline to comment on the Department of Labor's proposed rulemaking regarding "Methods of Payment of Wages", July 31, 2015. Consumer comments

Same Day Fed Electronic Payments

- July 2, 2015 deadline to comment on Fed proposal to adopt a same day ACH service. Consumer comments.

California Payday Loans

- June 25, 2015 extended deadline to respond to California proposal to restrict internet payday loans and adopt other payday loan reforms.

Credit Cards

- May 18, 2015 deadline to respond to CFPB's request for comments on how credit card market is function. First Set of Consumer Comments.
- June 17, 2015 deadline to respond to CFPB's request for information re credit card debt collection, add-on products, grace periods and online disclosures. Second Set of Consumer Comments.

Check Deposits, CRA and Other Regulations

- May 14, 2015 deadline to comment on whether OCC, FDIC or Fed regulations are outdated or unnecessary or unduly burden community banks. The regulations under review include the funds availability policies for check deposits and CRA regulations. Consumer Comments.

Mortgages by Small Creditors and in Rural or Underserved Areas

- Comments to the CFPB regarding TILA - Regulation Z - Rural Mortgage Lending Exceptions for Small Creditors, April 25, 2016
- March 30, 2015 deadline to comment on rules proposed by the CFPB, 80 Fed. Reg. 7769, RIN 3170-AA43, to provide greater exemptions from TILA rules on mortgage lending by certain small lenders. Comments.

Student Loan Servicing

- July 13, 2015 deadline to comment on CFPB's request for Information regarding student loan servicing. NCLC comments, NCLC/NACBA comments.
- March 30, 2015 extended deadline to respond to Education Department's request for information on how it should restructure student loan servicing.

Prepaid Cards

- March 23, 2015 deadline to comment on the CFPB's proposed rules governing prepaid and payroll cards. Fact Sheet: CFPB's Proposed Prepaid Card Rule. NCLC Comments. Comments only. Exhibits only. NCLC and Coalition Comments. Press Release.

Credit Card Agreement Database

- March 13, 2015 deadline to comment on CFPB proposal to suspend adding new credit card agreements to database pending improvements.

Used Car Rule

- March 17, 2015 extended deadline to comment on the FTC's proposed amendments to the Used Motor Vehicle Trade Regulation Rule. Group comments.

Mortgage Servicing

- March 16, 2015 deadline to comment on mortgage servicing rules under TILA and RESPA proposed by the CFPB. NCLC Comments.

Safe Students Accounts

- March 16, 2015 deadline to comment on a “Safe Student Account Scorecard” that would help colleges to avoid partnering with financial institutions that offer checking and prepaid accounts with tricks and traps. Consumer comments.

CFPB Advisory Board Applications

- Feb. 28, 2015 deadline to apply to be a member of the CFPB’s Consumer Advisory Board.

Model State Regulation of Virtual Currencies

- Feb. 16, 2015 deadline to comment on draft Model Regulatory Framework by the Conference of State Bank Supervisors that includes licensing, consumer protection, market stability, anti-money laundering, and cybersecurity requirements for state licensed virtual currency firms. Consumer Comments.

Same Day Electronic Payments

- Feb. 6, 2015 deadline to comment on NACHA proposal to enable same day electronic payment and settlement. Consumer Comments.

Federal Student Aid PIN system

- Comments to the U.S. Department of Education on Information Collection on Personal Authentication Service (PAS) for FSA ID, Jan. 20, 2015

CFPB Language Access Plan

- Jan. 6, 2015 deadline to comment on the CFPB’s plan to provide services and information in languages other than English.

2014

Military Lending Act

- Dec. 26, 2014 extended deadline to comment on DOD’s proposed rules expanding the Military Lending Act’s 36% rate cap and arbitration ban to more forms of credit. Consumer Comments.

CFPB No-Action Letters

- Dec. 15, 2014 deadline to comment on proposed CFPB policy on issuing no-action letters for innovative products that pose uncertainty as to legal rules. Consumer Comments.

Auto Lenders Subject to CFPB Examination

- Dec. 8, 2014 deadline to comment on CFPB proposed rules defining the larger participants in the auto lending market subject to CFPB examination. Comments.

Robo Calls to Cell Phone

- Comments filed Nov. 17, 2014 opposing Consumer Bankers Association petition to FCC to expand exemptions to Telephone Consumer Protection Act.

Credit Practices Rule and Other Bank UDAPs

- Oct. 27, 2014 deadline to comment on proposal by bank regulators to repeal Regulation AA (setting forth unfair, deceptive or abusive practices by banks) (due to repeal of authority in Dodd-Frank Act). NCLC Comments.

Financial Coaching Evaluation

- Nov. 3, 2014 deadline to comment on proposed collection of information to evaluate financing coaching project.

Expanded HMDA Mortgage Data

- October 22, 2014 deadline to comment on CFPB proposal to expand the data that must be reported under the Home Mortgage Disclosure Act and to simplify reporting requirements. Press Release, NCLC Comments and subsequent group comments.

Telemarketing Sales Rule

- Nov. 13, 2014 to provide comments to the FTC on whether updates are needed to improve the TSR. Comments.

Public Access to CFPB Complaint Narratives

- September 22, 2014 extended deadline to submit comments on CFPB proposal to permit consumers to make available to the public the narratives of the complaints they submit to the CFPB on particular companies. Consumer comments.

Mobile Payments

- Sept. 10, 2014 deadline to respond to CFPB request for comments on mobile financial services. NCLC Comments.

Economic Growth and Regulatory Paperwork Reduction Act

- Sept. 2, 2014 deadline to comment on 10-year review of regulations that are outdated, unnecessary or burdensome. Consumer comments to OCC on preemption and Garn St. Germain and to Fed on remotely created checks and Regulation CC.

Big Data

- Aug. 15, 2014 pre-workshop deadline and Oct. 15, 2014 final deadline for comments to the FTC on Big Data: A Tool for Inclusion or Exclusion?

CFPB Debt Collection Survey

- August 22, 2014 extended deadline to submit comments on the CFPB's proposal to survey consumers about their experiences with debt collectors.

Annual Privacy Notices

- July 14, 2014 deadline to comment on proposed rule permitting companies that use a model form and limit data sharing to post their annual privacy notices online instead of by delivering them individually.

Truth in Lending Act - Regulation Z (Qualified Mortgage Rule)

- June 5, 2014 and July 7, 2014 deadline to comment on proposed CFPB amendments to the Truth in Lending Act, Regulation Z, Qualified Mortgage Rule. NCLC comments, Part 1 (6/5/14); NCLC Comments, Part 2 (7/7/14).

International Remittances

- June 6, 2014 extended deadline to comment on CFPB proposal to extend to 2020 a temporary exemption that permits insured institutions to estimate certain pricing disclosures for international remittances.

For-Profit Career Colleges

- May 27, 2014 deadline to respond to proposed rules by the Department of Education to protect students from predatory, poor-performing career colleges. Summary of proposal.

California Payday Loans

- May 21, 2014 deadline to respond to proposed California Department of Corporations regulations governing internet payday loans and the relationship between prepaid cards and payday loans. NCLC Comments.

TANF EBT Restrictions and Cash Access

- May 7, 2014 deadline to comment to HHS on proposed rules to implement ban on access to EBT cards at liquor, gambling and adult entertainment venues and requirement that states provide adequate access to cash benefits. NCLC Comments.

Supervision of Larger International Remittance Providers

- April 1, 2014 deadline to comment on the CFPB's proposal for how to define the larger international money transmitters who will be subject to CFPB supervision.

Debt Collection

- February 28, 2014 deadline to submit comments to the CFPB on how it should regulate debt collectors. NCLC Comments and Shorter Coalition Comments. S. 2328 (Toomey), exempting attorneys from the FDCPA (oppose).

CFPB Consumer Advisory Board

- Feb. 28, 2014 deadline to apply to be a member of the CFPB's Consumer Advisory Board.

Collection of Data on Bank Fees and Remittances

- Feb. 13, 2014 deadline to submit comments to banking agencies on collection of data on overdraft, ATM and monthly fees and on remittance transfers. NCLC comments.

Mortgage Closing Process

FHA guaranteed mortgages

- July 14, 2014 deadline to comment on HUD's proposed HAWK pilot program under which first-time homebuyers will receive a discount on FHA mortgage insurance premiums if they complete a series of housing counseling courses from HUD-approved agencies. NCLC Comments.

Integrated mortgage disclosures

- July 7, 2015 deadline to respond to CFPB request for comment on a proposal to extend the effective date for the new, TILA/RESPA-integrated mortgage disclosures. The disclosure rules and new forms were originally scheduled to become effective on August 1, 2015. The CFPB proposes to change that date to October 3, 2015. NCLC Comments.
- Feb. 7, 2014 deadline to respond to CFPB request for information on the mortgage closing process.

Electronic Payments

- January 13, 2014 deadline to comment on proposed rules by NACHA imposing greater obligations on banks, payment processors and merchants to scrutinize the payments they originate and process. Consumer Comments.

2013

U.S. Payment System

- December 13, 2013 deadline to submit comments to the Federal Reserve Board on how to improve the U.S. Payment System. Comments urging Fed to ban remotely created checks.

Mortgage Statements and Other Amendments

- November 22, 2013 deadline to file comments on CFPB's rule amending provisions in the 2013 Mortgage Rules Under the Real Estate Settlement Procedures Act (Regulation X) and the Truth in Lending Act (Regulation Z), 78 Fed. Reg. 62993 (October 23, 2013), including a periodic statement exemption for borrowers in bankruptcy and clarified pre-counseling disclosures for high-cost loans. NCLC Comments.

Telephone Bill Cramming

- November 18, 2013 deadline to file comments on FCC's proposed rule Empowering Consumers To Prevent and Detect Billing for Unauthorized Charges ("Cramming"), 78 Fed. Reg. 61250 (October 3, 2013).

Reverse Mortgages

- October 31, 2013 deadline to respond to Department of the Treasury's request for comments, 78 Fed. Reg. 60376 (October 1, 2013), on their information collection titled, "Reverse Mortgage Products: Guidance for Managing Compliance and Reputation Risks."

FHA Guaranteed Mortgages

- October 30, 2013 deadline to submit comments on HUD's proposed rules on its definition of "qualified mortgage" for insured and guaranteed single family mortgages, 78 Fed. Reg. 59890 (September 30, 2013).

Remotely Created Checks, Deposits to Prepaid Cards and Mobile Deposits

- September 18, 2013 comments to the Fed and CFPB on amendments to Regulation CC.

Military Small Dollar Loans

- August 1, 2013 deadline to respond to DOD request for comments, 78 Fed. Reg. 36134 (June 17, 2013), RIN 0790-Aj10, on updates needed to military small dollar loan protections. Coalition comments.

Remotely Created Checks and Payment Orders

- August 8, 2013 deadline to respond to proposed rules by the FTC banning certain forms of payment in connection with telemarketing sales. NCLC Comments. Coalition Comments.

Mortgage Rules

- July 22, 2013 deadline to respond to CFPB request for comments, 78 Fed. Reg. 39902 (July 2, 2013), RIN 3170-AA37, on proposed amendments to several mortgage rules concerning loss mitigation procedures, qualified mortgage rules, and exemptions for creditors in rural and underserved areas.

Consumer Financial Civil Penalty Fund

- July 8, 2013 deadline to comment on CFPB's proposed rule creating the Consumer Financial Civil Penalty Fund to compensate victims and fund consumer education activities.

Bank Payday Loans

- May 30, 2013 deadline to comment on proposed guidances from the OCC and FDIC addressing concerns about bank payday loan. Consumer Coalition Comments. NCLC comments on prepaid card payday loans.

Student Loan Servicing

- May 28, 2013 deadline to comment on CFPB's proposed rule Defining Larger Participants of the Student Loan Servicing Market for purposes of supervision.

Delay of Loan Compensation Rules

- May 25, 2013 deadline to comment on CFPB's proposed rule delaying the restriction of loan originator compensation until June 1, 2013.

Bank Fees

- May 6, 2013 NCLC comments supporting collection of data on overdraft, monthly and ATM fees.

Student Loan Disability Discharges

- May 3, 2013 deadline to comment on Department of Education's total and permanent disability discharge form for student loan borrowers. NCLC Comments.

Private Student Loan Repayment Options

- April 8, 2013 deadline to submit comments to the CFPB on ideas to expand repayment options available to private student loan borrowers, including modifications and refinancing. NCLC Comments. Shorter Coalition Comments.

Financial Products Marketed to College Students

- March 18, 2013 deadline to submit comments to the CFPB about financial products and services marketed to higher education students and how partnerships between schools and financial institutions can promote positive financial decisionmaking. NCLC comments.

Used Car Rule

- March 13, 2013 deadline to submit comments to the FTC on proposed changes to the required "Buyer's Guide" disclosures for used car sales. NCLC Comments.

Door-to-Door Sales Rule

- March 4, 2013 deadline to comment on FTC's proposal to increase from \$25 to \$130 the trigger for right to cancel a door-to-door sales contract.

Mortgages

- Feb. 25, 2013 deadline to submit comments to the CFPB about the proposal to revise ability-to-pay standards for mortgages. The CFPB is soliciting comment specifically on loan originator compensation related to ability-to-pay and a number of exemptions from the new standards. **Model comment letter. NCLC Comments.**

Credit Cards

- Feb. 19, 2013 deadline to submit comments to the CFPB about the credit card market and the impact of the Credit CARD Act of 2009. NCLC Comments.

CFPB Trial Disclosures

- Feb. 15, 2013 deadline to submit comments to the CFPB about its proposal to waive disclosure requirements for companies engaged in pilot programs to test new forms of disclosures.

Tax liability for discharged debt

- March 4, 2013 deadline to submit comments to the IRS on whether governmental and certain financial entities should issue a Form 1099-C when debt is no longer being collected.

Remittances

- Jan. 15 and 30, 2013 deadline to comment on CFPB's proposed amendments to its remittance rules. Comments on the proposed delay of the effective date for the remittance rules are due January 15. Comments on the proposed rule on disclosure of fees and taxes, and liability for

errors, are due January 30. NCLC Comments.

Credit Cards and Household Income

- January 7, 2013 deadline to comment on proposed CFPB rules amending ability-to-pay requirements to permit consideration of household income. NCLC Comments.

2011-2012

FDIC Underbanked Survey

- Dec. 18, 2012 deadline to comment on survey that will be conducted in 2013 to identify efforts by financial institutions to reach underbanked, factors that impede access to bank accounts, and the size of the unbanked market.

Credit Union Small Dollar Loans

- Nov. 26, 2012 deadline to submit comments to NCUA, 77 Fed. Reg. 59346 (Sept. 27, 2012), RIN 3133-AE08, about whether credit unions should be permitted to charge a higher application fee or interest rate for small dollar loans, or make bigger, small, longer or shorter loans. NCLC Comments.

Integrated Mortgage Disclosures

- November 6, 2012 and September 7, 2012 deadlines to respond to CFPB request for comment on a proposed rule that creates integrated mortgage disclosures to satisfy RESPA (Reg. X) and TILA (Reg. Z) requirements. The deadline to address the delay of the effective date is September 7. Comments on all of the remainder of the proposed rule are now due November 6. NCLC Comments. Short Group Comments. NCLC Early Comments.

High Cost Loans and Mortgage Counseling

- November 6, 2012 and September 7, 2012 deadlines to submit comments on rules proposed by the CFPB to implement the Dodd-Frank changes to TILA and RESPA governing high cost loans and pre-loan and homeownership counseling. Comments on the impact of a more inclusive finance charge on the scope of HOEPA have been extended to November 6. The remainder of the comments are due September 7. NCLC Comments (Sept. 7, 2012)

Financial Education

- Oct. 31, 2012 deadline to respond to the CFPB's request for comments on effective financial education approaches that will help improve consumers' financial decision-making capabilities.

CFPB Strategic Plan

- October 25, 2012 deadline to submit comments on the CFPB's strategic plan for 2013-2018.

Gift Cards

- October 22, 2012 deadline to respond to CFPB proposal to preempt state laws that escheat gift cards to the state in less than five years. NCLC Comments.

Mortgage Loan Originator Compensation, Credit Insurance, Arbitration

- October 16, 2012 deadline to comment on proposed rules by CFPB, RIN 3170-AA13, restricting mortgage loan originator compensation, arbitration and credit insurance and addressing registration of originators. NCLC Comments.

Mortgage Appraisals & Higher Risk Mortgages

- October 15, 2012 deadline to comment to CFPB on proposed rules requiring that home loan borrower be given a copy of appraisals and requiring appraisals for higher-risk mortgages.

Mortgage Servicing

- Oct. 9, 2012 deadline to comment to the CFPB on proposed TILA and RESPA rules on mortgage servicing. NCLC Comments re: [2012 Truth in Lending Act \(Regulation Z\)](#), and NCLC Comments re: Real Estate Settlement Procedures Act (Regulation X), Oct. 9, 2012.

Medical Debt Collection

- September 24, 2012 deadline to response to an IRS request for comment on proposed rule issued under the Affordable Care Act (Obamacare) requiring nonprofit hospitals to have financial assistance policies and governing collection of hospital bills. NCLC and Consumer Group Comments and Longer Comments by Healthcare groups and NCLC.

Reverse Mortgages

- August 31, 2012 deadline to respond to CFPB request for information on reverse mortgages, including the factors that contribute to the use of reverse mortgages and the long-term effects of reverse mortgages on consumers.

Mobile Payments

- FTC's request for comments on mobile payment issues. NCLC comments.

Senior Financial Scams

- August 20, 2012 deadline to respond to CFPB request for information on financial scams that target seniors and on the resources available to educate and counsel seniors. Comments.

Mobile Devices: Privacy and Security

- July 13, 2012 deadline to response to FCC request for comment on the privacy and data security practices and requirements governing information stored on mobile devices.

Prepaid Cards

- July 23, 2012 deadline to tell the CFPB what rules it should adopt for prepaid cards. NCLC Comments and shorter Coalition comments.

"Qualified" Mortgages and Ability-to-Pay

- July 9, 2012 deadline to submit additional comments to the CFPB on the types of mortgages that should be deemed presumptively safe and their level of protection from liability. Previous

notice at 76 Fed. Reg. 27390 (May 11, 2011). NCLC comments.

Overdraft

- June 29, 2012 deadline to respond to the CFPB's request for comments on the impact of overdraft programs on consumers. The Bureau seeks comments on the costs, benefits and risks to consumers of these programs. Consumer Group Comments to CFPB on Overdraft Programs, June 29, 2012

Consumer Arbitration Agreements

- June 23, 2012 deadline to respond to the CFPB's request for information on the scope, sources, and methods to use to conduct a study on the impact of arbitration agreements on consumer financial products and services.

Fee Harvesting Credit Cards

- June 11, 2012 deadline to respond to the CFPB's request for comments on the proposed rule that would limit the Bureau's rulemaking authority to restrict fees on credit card accounts only to those fees assessed during the first year that a credit card account is opened. The Bureau seeks comments on the potential benefits, costs, and impacts of this proposal. NCLC Comments, Shorter Coalition Comments.

EBT Public Benefits Cards

- June 11, 2012 deadline to respond to the CFPB's request to submit comments to HHS on fees or other access barriers to use of EBT cards and on implementation of ban on access at casinos and other restricted locations. NCLC Comments and Appendices.

College Student Prepaid and Debit Cards

- June 6, 2012 deadline to submit comments to the Department of Education on the issues in connection with the electronic disbursement of federal financial aid, including use of school-arranged prepaid and debit cards. NCLC Comments.

CFPB Streamlining Regulations

- June 4, 2012 deadline to submit comments in response to the streamlining comments submitted by other parties. NCLC Comments, June 4, 2012
- March 5, 2012 deadline to respond to CFPB's request for comments on ways that the regulations it has inherited, in all of the areas it covers, can be streamlined, and to respond to questions about ATM fee disclosures, privacy notices, HMDA and racial data reporting, stay-at-home spouse credit card ability to pay requirements and disclosures for mobile banking. NCLC Comments, Shorter Coalition Comments, Mar. 5, 2012

Debt Collectors and Credit Reporting Agencies Subject to CFPB Supervision

- April 17, 2012 deadline to respond to CFPB's request for comments on proposed definition of the "larger participants" in the debt collection and consumer reporting markets who will be subject to examination and supervision by the CFPB. NCLC Comments, April 18, 2012, Shorter Coalition Comments, April 17, 2012

Payday Lending

- April 23, 2012 deadline to respond to CFPB request for comments on the impact of payday loans and deposit advances on consumers. The Bureau seeks comments on whether certain consumer classes are harmed or helped by such products and if the answer depends on the type of lender that issues the loan. NCLC Comments, April 23, 2012. Shorter Coalition Comments.

Remittance Transfers

- April 9, 2012 deadline to respond to the CFPB's request for comments on proposed changes to the rule on remittance transfers. The Bureau seeks comments on whether safe harbors should be included for certain businesses and whether recurring, preauthorized remittance transfers should be subject to the same disclosure requirements as one-time transfers.

Debt Collectors and Credit Reporting Agencies Subject to CFPB Supervision

- April 17, 2012 deadline to respond to CFPB's request for comments on proposed definition of the "larger participants" in the debt collection and consumer reporting markets who will be subject to examination and supervision by the CFPB. NCLC Comments, April 18, 2012, Shorter Coalition Comments, April 17, 2012

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- April 23, 2012 deadline to respond to CFPB request for comments on the impact of payday loans and deposit advances on consumers. The Bureau seeks comments on whether certain consumer classes are harmed or helped by such products and if the answer depends on the type of lender that issues the loan. NCLC Comments, April 23, 2012. Shorter Coalition Comments.

Remittance Transfers

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Motor Vehicle Sales, Financing and Leasing

- April 1, 2012 deadline to respond to Federal Trade Commission's request for comments on consumer issues in the sale, financing and leasing of cars and other motor vehicles.

Information on Credit Card Pricing and Fees

- March 19, 2012 deadline to respond to the CFPB's request for comments on the collection of information on credit card pricing and fees, including whether the information is important and useful and ways to enhance the quality, usefulness, and clarity of the information to be collected.

CFPB's Credit Card Complaint Data

- January 30, 2012 deadline to respond to request for comments on disclosure of credit card complaint data.

CFPB “Know Before You” Owe Projects

- The Consumer Financial Protection Bureau is seeking public input on new forms for comparing and understanding the costs of mortgages, student loans, and credit cards.
- Mortgage disclosure forms: For proposed new forms to combine existing disclosures required by the Truth in Lending Act (TILA) and the Real Estate Settlement Procedures Act (RESPA). The CFPB is also considering proposed changes to TILA (Reg. Z) and RESPA (Reg. X). Group informal comments to the CFPB, April 18, 2012.

Energy Efficiency Financing

- NCLC Comments and Reply Comments to the California Public Utilities Commission Regarding On-Bill Financing and Repayment of Energy Efficiency Measures, Feb. 2012
- Mortgage Assets Affected by PACE Programs, Proposed Rule and NCLC and CFA’s Comments, January 2012

Private Student Loans

- Jan. 17, 2012 deadline to respond to CFPB’s request for comments on experiences with private student loans. NCLC Comments.

Financial Inclusion

- Nov. 14, 2011 deadline to reply to Treasury request for comments on activities to improve access to bank accounts and other financial products. NCLC comments.

Magnuson-Moss Warranty Act

- Comments in response to the FTC’s request for comments in connection with its review of its rules under the Magnuson-Moss Act, which provides protections regarding warranties on consumer goods, Oct. 24, 2011

Credit Union & CUSO Payday Lending

- Sept. 26, 2011 deadline to comment on proposed rules, 76 Fed. Reg. 44866 (proposed July 21, published July 27, 2011), permitting National Credit Union Administration to examine and more closely scrutinize credit union service organizations (CUSOs). NCLC comments urging scrutiny of CUSOs and credit unions doing payday lending. NCLC Comments.

Preemption of Alternative Mortgages

- Sept. 22, 2011 deadline to comment on proposed interim final rule of the Consumer Financial Protection Bureau regarding preemption under Alternative Mortgages Transaction Parity Act. NCLC Comments.

Consumer Financial Protection Bureau

- August 15, 2011 deadline for comments on defining the larger participants in various nonbank markets who should be subject to CFPB examination, including debt collection, consumer reporting, consumer credit, money transmitting, check cashing, prepaid cards and debt relief services.
- Consumer Groups’ Comments to Bureau of Consumer Financial Protection Regarding Larger Participant Rulemaking, August 15, 2011

Overdraft and Bank Payday Loans

- Issue Brief: 300% Bank Payday Loans Spreading, August 2011, Press Release, Group Comments, Sample Comments to the Federal Banking Regulator (OCC) Opposing High Overdraft Fees and 300% Interest Bank Payday Loans, August 8, 2011.

Preemption

- June 27, 2011 deadline to comment on proposed rule by the OCC implementing the preemption provisions of the Dodd-Frank Act. NCLC Issue Brief. NCLC Comments.

Mortgages

- July 22, 2011 NCLC-CRL Comments Regarding Ability to Pay and Qualified Mortgages.
- June 10, 2011 deadline to comment: On March 29, federal banking regulators published a proposed new regulation defines which loans mortgages lenders can sell without keeping the 5% risk retention now required for all but the newly defined Qualified Residential Mortgages (QRM).

Remittances

- July 22, 2011 deadline to submit comments on proposed rules governing disclosures and error resolution rights for consumers who send remittance transfers to foreign countries. 76 Fed. Reg. 29902 (May 23, 2011), Docket No. R-1419, RIN 7100-AD76. NCLC Comments.

Garnishment of Social Security and Other Federal Benefits

- May 24, 2011 deadline to comment on Interim Final Rule, 76 Fed. Reg. 9939 (Feb. 23, 2011), protecting bank accounts containing Social Security, SSI and other federal benefits from being frozen in response to a garnishment order. Comments may be filed at www.regulations.gov by entering "3206-AM17" in the keyword field. NCLC Comments.
- Earlier NCLC Comments on Proposed Rule prohibiting banks from **freezing Social Security and SSI funds**. Sample letter.

Student Loans

- NCLC Recommendations for Department of Education Negotiated Rulemaking, May 2011

Truth in Lending

- May 2, 2011 deadline to comment on proposed rules, 76 Fed. Reg. 11,598 (Mar. 2, 2011), that implement Dodd-Frank requirements for establishing escrow accounts and providing related disclosures for consumers with higher-priced mortgage loans. NCLC Comments.
- July 22, 2011 deadline to comment: The proposal would implement statutory changes made by the Dodd-Frank Act that expand the scope of the ability-to-repay requirement to cover any consumer credit transaction secured by a dwelling (excluding an open-end credit plan, timeshare plan, reverse mortgage, or temporary loan). In addition, the proposal would establish standards for complying with the ability-to-repay requirement, including by making a "qualified mortgage." The proposal also implements the Act's limits on prepayment penalties. Finally, the proposal would require creditors to retain evidence of compliance with this rule for three years after a loan is consummated. NCLC Comments.

Payment of Social Security, SSI on Prepaid Cards

- April 25, 2011 extended deadline to comment on interim final rule permitting direct deposit of Social Security, SSI and other federal payments to prepaid cards that meet certain criteria, including lack of a line of credit and protection under Regulation E. NCLC Comments.
- Earlier NCLC Comments on Proposed Rule permitting **Direct Deposit of Federal Wages and Benefits to Prepaid and Stored Value Cards**, July 13, 2009

Credit Scores

- April 14, 2011 deadline to comment on proposed rule requiring creditors to disclose credit scores and related information to consumers in risk-based pricing and adverse action notices under the Fair Credit Reporting Act. NCLC Comments.

Interchange Fees

- February 22, 2011 deadline to respond to proposed rules from the Federal Reserve implementing the interchange fee limits of the Dodd-Frank Act, including the definition of prepaid cards exempted from the limits. NCLC Comments.

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Mortgages: Truth in Lending Act

- December 23, 2010 deadline to comment on proposed rules, 75 Fed. Reg. 58539 (Sept. 24, 2010) extensively revising Regulation Z, including rules for rescinding illegal loans, disclosures for loan modifications, definitions of higher priced mortgages, reverse mortgages and other items. One-page summary of rescission proposal. NCLC Comments.

Mortgage Advertising

- November 15, 2010 deadline to comment on the FTC's proposed rules to ban deceptive mortgage ads.

Mortgage Licensing Rules

- March 5, 2010 deadline to comment on proposed rules, 74 Fed. Reg. 66548, on the minimum state standards under the Secure and Fair Enforcement Mortgage Licensing Act (SAFE Act) for licensing loan originators.
 - NCLC Comments.

Student Loans

- September 9, 2010 deadline to comment on the DOE's NPRM on Program Integrity: Gainful Employment
 - NCLC Comments, Sept. 8, 2010

UDAP

- Comments of the NCLC and NACA Regarding Advance Notice of Proposed Rulemaking Relating to Unfair or Deceptive Acts or Practices, November 2007

Legislation

On behalf of our low-income clients, we are monitoring the following legislative activities. Visit [Congress.gov](https://www.congress.gov) for the status of a bill or to contact a member by phone or email (or call the Capitol Switchboard at (202) 224-3121). You can find out who your representative is [here](#), and Members' Twitter handles are [here](#).

Note: For more materials on a particular subject area, visit our [Issues](#) page.

NCLC 2021 Consumer Protection Federal Priorities

Access to Justice

- S. 3913 (Cortez-Masto)/H.R. 7171 (Horsford) End Double Taxation of Successful Consumer Claims Act. Senate Support Letter. House Support Letter.
- S. 2627 (Cortez-Masto) End Double Taxation of Successful Civil Claims Act. **Support.**
- S. 610 (Sen. Blumenthal)/H.R. 1423 (Rep. Johnson), Forced Arbitration Injustice Repeal (FAIR) Act. Consumer support letter on House and Senate bills.
- S. 630 (Sen. Brown) Arbitration Fairness for Consumers Act. **Support.**
- S. 608 (Sen. Durbin) Court Legal Access and Student Support (CLASS) Act. **Support.**

Auto Sales and Financing

- S. 1971 (Blumenthal) Used Car Safety Recall Repair Act. **Support.**

Bankruptcy Relief

- S. 1414 (Sen. Durbin) Student Borrower Bankruptcy Relief Act of 2019. **Support.**
- H.R. 2648 (Rep. Nadler) Student Borrower Bankruptcy Relief Act, H.R. 2648. **Support.**

Consumer Financial Protection

- (Sen. Harris) Accountability for Wall Street Executives Act of 2019. **Support.**
- H.R. 1500 (Rep. Waters) Consumer First Act. Support letter.

Coronavirus Relief

- H.R. 8003 (Evans, Clay), Helping HOMES Act of 2020. **Support.**
- H.R. 6800 (Lowey), Health and Economic Recovery Omnibus Emergency Solutions (HEROES) Act. Support.
- S. 3565 (Brown), Small Business and Consumer Debt Collection Emergency Relief Act of 2020. Support.

Credit Reporting

- Credit reporting provisions of the HEROES Act/S.3508. Support Letter.
- H.R.5332 Protecting Your Credit Score Act. (Gottheimer). Support Letter
- S. 1581/HR 6470 (Merkley, Porter) Medical Debt Relief Act of 2019. Support Letter.
- S. 3508 (Schatz, Brown), Disaster Protection For Workers' Credit Act. **Support.**

- HR 3621 (Rep. Waters) Comprehensive Credit Reporting Enhancement, Disclosure, Innovation, and Transparency Act of 2020. Support letter.
- HR 3614 Restricting Use of Credit Checks for Employment Decisions Act. **Support.**
- HR 3618 Free Credit Scores for Consumers Act. **Support.**
- HR 3622 Restoring Unfairly Impaired Credit and Protecting Consumers Act. **Support.**
- HR 3642 Improving Credit Reporting for All Consumers Act. **Support.**
- HR 3629 Clarity in Credit Score Formation Act. **Support.**
- HR 3621 Student Borrower Credit Improvement Act. **Support.**
- S. 2685 (Senators Reed and Van Hollen) Consumer Credit Control Act. Support letter.
- Accurate Access to Credit Information Act of 2019. Support letter.
- S. 1336 (Senators Warren and Warner) Data Breach Prevention and Compensation Act. **Support.**
- S. 3508 (Senators Schatz and Brown) The Disaster Protection for Workers' Credit Act. **Support.**

Criminal Justice

- MA H 4652, An Act Regarding Decarceration and COVID-19, **Support Testimony.**
- H.R. 6389 (Rep. Rush). Martha Wright Prison Phone Justice Act. **Support.**
- H.R. 6061 (Rep. Nadler). The State Justice Improvement Act. **Support.**
- H.R. 3948 (Rep. Meeks). Debt Collection Practices Harmonization Act of 2019. **Support.**
- S. 1764 (Sens. Duckworth, Portman, Schatz, Booker, King, Markey). Martha Wright-Reed Just and Reasonable Communications Act of 2019. **Support letter.**

Debt Collection

- S. 4350 (Van Hollen, Murphy) COVID-19 Medical Debt Collection Relief Act. **Support.**
- MA H. 4694/S. 2734, Debt Collection Fairness Act. House Support Letter. Senate Support Letter. Group Support Letter.
- S. 3841 (Grassley) protecting stimulus payments from garnishment. Joint consumer-bank support letter.
- Conn. H.B. 5427, An Act Concerning Issues Relating to Debt Collection §§ 1, 2 and 3. Support testimony.
- H.R. 5934 (Rep. Bonamici) Securing Consumers against Misrepresented Debt Act of 2020. **Support.**
- H.R. 5330 (Rep. Tlaib), Consumer Protection for Medical Debt Collections Act. Support letter.
- H.R. 4403 (Rep. Cleaver), the Stop Debt Collection Abuse Act. **Support.**
- H.R. 5001 (Rep. Clay), Non-Judicial Foreclosure Debt Collection Clarification Act. **Support.**
- H.R.5003 (Rep. Dean), Fair Debt Collection Practices for Servicemembers Act. **Support.**
- H.R. 5021 (Rep. Pressley), Ending Debt Collection Harassment Act of 2019. **Support.**
- H.R. 3948 (Rep. Meeks). Debt Collection Practices Harmonization Act of 2019. **Support.**

Earned Income Tax Credit

- H.R. 3157 (Rep. Kildee), S. 1138 (Sen. Brown) Working Family Tax Relief Act. Support letter to Senate and House.

Electronic Communications

- S. 4159 (Thune), E-Sign Modernization Act. Oppose.

Fair Lending

- H.R. 2324 (Rep. Garcia) /S. 1205 (Sen. Gillibrand), Protections in Consumer Lending Act. **Support.**

Housing

- H.R. 8003 (Evans, Clay), Helping HOMES Act of 2020. **Support.**
- H.R. 6794 (Rep. Vargas), Promoting Access to Credit for Homebuyers Act of 2020. **Support.**
- H.R. 6835 (Rep. Porter), to require residential mortgage servicers receiving certain emergency relief under the CARES Act to provide reports on loan-level data. **Support.**
- H.R. 7386 (Finkenauer) Helping Owners Meet Essential Standards (HOMES) Act of 2020. **Support.**
- S. 3509 (Brown) To Protect American Families Facing Financial Hardship or Foreclosure Due to a Declared Disaster, Including Covid-19. **Support.**
- H.R. 5001 (Rep. Clay), Non-Judicial Foreclosure Debt Collection Clarification Act. **Support.**
- H.R. 5931 (Rep. Clay), Improving FHA Support for Small Dollar Mortgages Act of 2020. **Support.**
- H.R. 2445 (Rep. Emmer and Foster), Self-Employed Mortgage Access Act of 2019. **Support.**
- H.R. 4783 (Reps. Green, Chu, Garcia and Clay), LEP Data Acquisition in Mortgage Lending Act of 2019. **Support.**
- H.R. 3141 (Rep. Phillips) FHA Loan Affordability Act of 2019. **Support.**
- S. 2279 (Sen. Cortez Masto)/H.R. 3958 (Rep. Waters), FHA Foreclosure Prevention Act. **Support.**
- S. 571 (Sen. Merkley) Residential Rent to Own Protection Act. **Support.**
- S. 787 (Sen. Warren) American Housing and Economic Mobility Act of 2019. **Support letter.**
- S. 331 (Sen. Cortez Masto)/H.R. 936 (Rep. Velasquez), Home Loan Quality Transparency Act. **Support.**
- S. 3508 (Schatz, Brown), Disaster Protection For Workers' Credit Act. **Support.**

Overdraft Fees

- S. 1595 (Booker), Stop Overdraft Profiteering Act of 2019. **Support.**
- H.R. 4254 (Rep. Maloney), Overdraft Protection Act of 2019. **Support.**

Payday Loans

- H.R. 5050 and S. 2833 (Rep. J. Garcia and Sen. Merkley), Veterans and Consumers Fair Credit Act. **Support.**
- Calif. SB 472. NCLC opposition letter.
- Indiana SB 613. NCLC & CRL analysis.

Payments

- H.R. 2650 (Payne)/S. 4145 (Menendez), Payment Choice Act. **Group Support Letter. Press Release.**

Privacy and Data Breaches

- Coalition letter urging Congress to prioritize civil rights in upcoming privacy legislation, Feb. 13, 2019

Student Loans

- H.R. (Pressley, Omar), Student Debt Emergency Relief Act. **Support.**
- H.R. 5114, the Stop EITC and CTC Seizures Act, led by Rep. Sylvia Garcia (D-TX).
- H.R. 2991, the Protection of Social Security Benefits Restoration Act, led by Rep. Raul Grijalva (D-AZ).
- H.R. 3764 - Justice for Student Borrowers Act (Scanlon). **Support.**
- HR 3621 Student Borrower Credit Improvement Act. **Support.**
- H.R. 5241 (Krishnamoorthi), Protecting Students from Worthless Degrees Act. **Support.**
- H.R. 3512 and S. 867 (Rep. Lee and Sen. Durbin) Borrower Defense Congressional Review Act repeal. Support letter.
- H.R. 2486 and S.1279 (Rep. Adams and Sen. Jones)- FUTURE Act. Support letter to Senate.
- S. 1153 (Senators Baldwin, Braun, Shaheen and Fischer) Stop Student Debt Relief Scams Act of 2019. **Support.**