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.
- Coalition letter to Senate Judiciary Committee opposing weakening the legal rights of individuals and small businesses, Nov. 7, 2017. Opposition 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.

Anti-Regulation/Consumer Protection Bills

- AZ HB 2434, Innovation Regulatory Sandbox, Jan. 24, 2018
- 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.
- Coalition letter opposing use of the Congressional Review Act to repeal public protections.
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)
- Coalition letter opposing the Appropriations process for CFPB funding. 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
- HR 3755: Comprehensive Consumer Credit Reporting Reform Act of 2017 (Waters). 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**


**Fair Lending**

- S.J. Reg. 57 overturning CFPB auto finance discrimination guidance. Consumer opposition
Coalition letter opposing Moolenaar pyramid scheme amendment in omnibus spending bill


Letter opposing Moolenaar amendment to FY18 Financial Services and General Government Appropriations bill restricting FTC’s authority over pyramid schemes.

Fraud


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, Support.


Coalition letter opposing H.R. 3971, the Community Institution Mortgage Relief Act of 2017, Opposition letter.


Coalition letter opposing S. 2155, Economic Growth, Regulatory Relief, and Consumer Protection Act,

Letter expressing concerns regarding FHA energy efficiency provisions in S. 146, Opposition letter.


Payday and Installment Lending

H.R. 4439 (Hollingsworth), Modernizing Credit Opportunities Act. Consumer 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

Privacy and Data Breaches


Prepaid Cards


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

• 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

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**112th Congress (2011-2012) - Archive**

**Consumer Financial Protection Bureau**

• 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. 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
- 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. 2909 (Merkley), Rebuilding Equity Act of 2012
- S. 2072 (Franken), Helping Homeowners Refinance Act of 2012Bills 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.
**Bank Accounts**

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

**Consumer Financial Protection Bureau**

- 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. 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. 5553, Preventing Improper Foreclosures Act of 2014 (Support)

**Operation Choke Point**

- 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
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. 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.
- Letter supporting the Stopping Abuse and Fraud in Electronic (SAFE) Lending Act of 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


114th Congress (2015-16) - Archive

Anti-Consumer Legislation

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

Anti-Regulation Legislation

- 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 opposing proposals to weaken or remove CFPB arbitration authority.

Auto Loans


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. 5962, 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
- [Letter to House supporting constitutionality of the CFPB](#), Sept. 16, 2015
- 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**


**Homebuyers Assistance Act**

- [Coalition letter opposing H.R. 3192, Homebuyers Assistance Act](#), Oct. 2015
Lawsuit “Reform”

- **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


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 opposition.**

Mortgages

- **Coalition letter to Congress opposing HR 1210, the Portfolio Lending and Mortgage Access Act**, Nov. 16, 2015
- **H.R. 1210 (Barr), Portfolio Lending and Mortgage Access Act** (Coalition opposition letter)
- **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. 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
Regulatory “Relief”

- 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


Virtual Currencies

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

Wall Street Reform


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**Send a copy of your comments to Congress!**

Members of Congress can pressure a government agency to strengthen or weaken consumer protections, or even whether to proceed with an initiative.

After you have submitted your comment to the government agency, use the form below to automatically email it to your U.S. senators and representative. **Be sure to edit the first line and to insert your comment!**
Make your voice heard in Congress!

Members of Congress need to hear from you on the issues impacting consumers!

Use the form below to automatically email your U.S. senators and representatives. Be sure to edit the first line and to insert your message!

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

- **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**
- **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](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


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

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.

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

- Sept. 28, 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.
- 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.

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.

**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](#)