

# NCLC in the News

Select media clips. Journalists interested in speaking with an expert at the National Consumer Law Center should contact Jan Kruse (jkruse@nclc.org or 617.542,8010).

- 11/2/18 *Governing Magazine* How Governments Can Keep Disaster Survivors Connected op-ed by NCLC attorney Olivia Wein.
- 9/7/18 *Washington Post* Lehman Bros.' bankruptcy a decade ago offers lessons to protect today's consumers by Michelle Singletary quotes NCLC attorney Alys Cohen on warning signs for consumers for the next financial crisis.
- 9/6/18 *USA Today* Equifax data breach: What's changed since last year's huge hack of personal information? by Kevin McCoy quotes NCLC Associate Director Lauren Saunders on how little has changed for consumers since the massive breach.
- 8/2/18 *The Washington Post* Is your Fitbit wrong? One woman argued hers was — and almost ended up in a legal no-man's land by Brian Fung quotes NCLC Associate Director Lauren Saunders on how forced arbitration clauses stack the deck against consumers.
- 7/25/18 *The Chronicle of Higher Education* Proposed changes in Borrower-Defense Rules would make it tougher for defrauded students to get debt relief by Claire Hansen quotes NCLC attorney Abby Shafroth
- 6/28/18 *Marketplace* The financial crisis still isn't over for homebuyers in rent-to-own deals by Amy Scott quotes NCLC attorney Sarah Mancini about the resurgence of predatory contracts that target communities of color.
- 6/1/17 *CBS Evening News* (2:01 runtime)- FCC ruling could allow marketing calls to go straight to your voicemail by Anna Werner which includes an interview with NCLC Senior Counsel Margot Saunders arguing that allowing ringless voice mail robocalls without consent and without being able to tell the sender to stop are a bad idea.
- 4/25/17 *News 5 Cleveland, OH, Scripps TV*, (2:32 runtime) Leadership behind push to kill consumer protections for prepaid cards agreed to \$53M FTC settlement by Mark Greenblatt quotes NCLC Associate Director Lauren Saunders on the need for prepaid card protections.
- 2/6/17 *USA Today* [Protect our troops, not Wall Street](#) op-ed by NCLC Associate Director Lauren Saunders urging President Trump to keep a strong CFPB.
- 12/2/16 *Sun Sentinel (FL)* "Consumer watchdogswarn of potential for abuse in home energy improvement program" by Ron Hurtibise with NCLC attorneys Charlie Harak and Lauren Saunders warning of dangers of Property Assessed Clean Energy (PACE) loans.
- 11/14/16 *New York Times* "Federal watchdog agency steps up inquiry into land contracts" by Alexandra Stevenson and Matthew Goldstein with link to NCLC report on the topic.
- 10/21/16 *New York Times* NCLC attorney Persis Yu gives tips on "How to dig out of federal student loan default" by Ann Carrns.
- 10/10/16 *Slate.com* "Extended sentence" op-ed by National Consumer Law Center attorney Abby Shafroth and Harvard Law School's Criminal Justice Policy Program director Larry Schwartzol. Topic: How to stop the crippling prison debt experienced by the formerly incarcerated.
- 9/26/16 *NPR's All Things Considered* "Wells Fargo's unauthorized accounts likely hurt customers' credit scores" by Jim Zarroli with comments by National Consumer Law Center attorney Chi Chi Wu: "Once something affects a consumer's credit report and credit scores, it has the potential to have a lot of impact across the consumer's entire economic life."
- 9/26/16 *Pittsburgh Post-Gazette* "Rent-to-own: Court case sheds light on business practice" by Kate Giammarise. - "These deals are built to fail and the sellers make more money if the buyer does not succeed," said National Consumer Law Center attorney Sarah Bolling Mancini.

Includes link to NCLC's 2016 report on land installment contracts.

- 9/26/16 NPR's *All Things Considered* "Wells Fargo's unauthorized accounts likely hurt customers' credit scores" by Jim Zarroli with comments by National Consumer Law Center attorney Chi Chi Wu: "Once something affects a consumer's credit report and credit scores, it has the potential to have a lot of impact across the consumer's entire economic life."
  - 9/26/16 Pittsburgh Post-Gazette "Rent-to-own: Court case sheds light on business practice" by Kate Giammarise. - "These deals are built to fail and the sellers make more money if the buyer does not succeed," said National Consumer Law Center attorney Sarah Bolling Mancini. Includes link to NCLC's 2016 report on land installment contracts.
  - 9/23/16 Los Angeles Times "Wells Fargo's collateral damage: customers' credit scores" by James Peltz - "The best thing is for customers to be proactive and pull their credit reports, look for unauthorized items and dispute them," said National Consumer Law Center attorney Chi Chi Wu.
  - 9/22/16 NBCNews.com "Wells Fargo customers may never see their day in court, experts say" by Martha C. White - Arbitration clauses present a serious obstacle. "These clauses are hidden in boilerplate contracts and often require you to bring disputes into private arbitration," said NCLC contributing attorney David Seligman. "Without being able to pursue their case in a courtroom, there's a lot of people who won't be made whole."
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## Letters

- Group letter opposing H.R. 1849 - Practice of Law Technical Clarification Act of 2017, May 5, 2017
- NCLC's Student Loan Borrower Assistance Project letter to the CFPB and U.S. Department of Education re: how the removal of the online Data Retrieval Tool might negatively impact student loan borrowers' ability to renew Income-Driven-Repayment plans, April 14, 2017 || CFPB response letter, May 2, 2017
- Letter opposing Financial CHOICE Act of 2017, April 26, 2017
- Group letter to the ACEEE rejecting characterization of prepaid utility service as an energy efficiency program, March 22, 2017
- Coalition letter to Congress from 50+ organizations supporting rules designed to protect students and taxpayers from fraud and abuse in higher education, Mar. 22, 2017
- Group letter to the CFPB re: Small Business Review Panel for Debt Collector and Debt Buyer Rulemaking: Outline of Proposals Under Consideration and Alternatives Considered, March 17, 2017
- Letter to President Trump opposing executive order on eliminating 2 regulations for every new regulation, Feb. 28, 2017
- H.R. 1004 (Walberg), Regulatory Integrity Act. Feb. 28, 2017. Opposition letter.
- H.R. 1009, OIRA Insight, Reform, and Accountability Act, Feb. 27, 2018. Opposition letter
- H.R. 998, Searching for and Cutting Regulations that are Unnecessarily Burdensome Act of 2017 (SCRUB Act). Opposition letter
- Coalition letter to Wells Fargo urging immediate stop to using forced arbitration to deny victims of fake accounts their day in court, Feb. 24, 2017
- Group letter to the FCC supporting the 2016 Lifeline modernization order for the digital age, Feb. 23, 2017
- Coalition letter to Congressional Leadership re: Importance of CFPB to Protecting Student

Loan Borrowers, Feb. 13, 2017

- Coalition letter supporting H.R. 585, Feb. 6, 2017
- Group letter to the House Committee on the Judiciary opposing attacks on civil justice, Feb. 1, 2017
- Coalition Letter to FCC Commissioner Clyburn Supporting the Solutions 2020 Call to Action Plan, Jan. 11, 2017
- H.R. 21 (Issa), Midnight Rules. NCLC opposition letter, Jan. 4, 2017
- H.R. 26 (Collins), Regulation from the Executive in Need of Scrutiny Act (REINS Act). NCLC opposition letter, Jan. 3, 2017
- Group letter to U.S. Office of Management and Budget supporting Affirmatively Furthering Fair Housing (AFFH) Assessment Tools released by HUD, November 28, 2016
- Group letter to U.S. Senate supporting S 3026 ROBOCOP Act to reduce robocall abuses and opposing S 2644 FCC Reauthorization Act to weaken TCPA, Nov. 15, 2016
- Letter urging HUD to adopt protections for homeowners before allowing any note sales of reverse mortgages, Nov. 18, 2016
- H.R. 5982, the Midnight Rules Relief Act of 2016 (oppose), Nov. 15, 2016
- Letter supporting H.R. 5664 (Cummings), Wage and Garnishment Equity Act, July 6, 2016
- Consumer and civil rights groups letter to credit reporting agencies requesting free credit and specialty reports in multiple languages for Wells Fargo customers affected by phantom accounts, Oct. 6, 2016
- Coalition letter to Education Secretary King on impact of student loans on borrowers of color, Aug. 17, 2016
- Group follow-up letter to the Federal Housing Finance Agency (FHFA) re: adding preferred language data fields to redesigned Uniform Residential Loan Application, July 29, 2016
- H.R. 4172 and S. 2355, Credit Access and Inclusion Act (oppose), July 15, 2016
- Group Letter to the FCC opposing rule allowing federal government contractors to make robocalls to cellphones, July 12, 2016
- Group letter to the Federal Housing Finance Agency (FHFA) urging inclusion of preferred language data fields in the redesigned Uniform Residential Loan Application, June 23, 2016
- Coalition letter to Congress opposing amendments that would block the U.S. Dept. of Education's gainful employment regulations, June 21, 2016
- Advocates' letter to the U.S. Senate opposing riders to the 2017 appropriation bill that would obstruct the CFPB's ability to protect consumers against discriminatory and unfair auto lending, May 16, 2016
- Letter supporting Blumenthal-Franken Telecom-Arb Bill, Apr. 28, 2016
- Letter from 164 advocacy and business groups to the CFPB urging ban of forced arbitration, April 27, 2016
- Advocates' letter to the U.S. Senate Committee on Finance urging support to give the U.S. Treasury the authority to regulate paid tax preparers, April 15, 2016
- Group letter to the FCC re: Essential Principles of Consumer Protection that the FCC Should Adopt for Calls to Collect Government Debt, March 23, 2016
- Coalition letter to the Federal Housing Finance Agency, Fannie Mae, and Freddie Mac urging the GSEs to include language preference in the Uniform Residential Loan Application, March 23, 2016
- Coalition letter urging New York State Commissioner of Education not to sign onto the Unified State Authorization Reciprocity Agreement because it does not adequately protect consumers from predatory for-profit colleges, March 14, 2016.
- Group letter urging U.S. House of Representatives to support HR 4682 Help Americans Never Get Unwanted Phone call (HANGUP Act), March 11, 2016
- Coalition letter to Dept. of Education re: proposed student loan borrower defense regulations, March 11, 2016

- 47 Groups Call on Department of Education to Halt Federal Funding for Predatory Schools That Deny Students' Legal Rights, March 4, 2016
- Group letter that the FCC expand the Lifeline eligibility criteria to include low-income veterans programs, March 2, 2016
- Group letter of support of S.2592 Medical Debt Relief Act, Feb. 24, 2016
- Letter to CFPB regarding mortgage disclosures through *Know Before You Owe*, Feb. 11, 2016
- H.R. 1927 (Goodlatte), Fairness in Class Action Litigation and Furthering Asbestos Claim Transparency Act of 2016. Consumer opposition letter, Feb. 2, 2016
- Group letter to U.S. House opposing H.R. 766 (Luetkemeyer) the Financial Institution Customer Protection Act of 2015, Feb. 2, 2016
- Advocates' letter to the FCC urging rulemaking on broadband privacy, Jan. 20, 2016

## 2015

- Group letter to seven corporations urging removal of forced arbitration clauses in consumer contracts, Dec. 10, 2015
- Coalition letter to Congress opposing oppose HR 1210, the Portfolio Lending and Mortgage Access Act, Nov. 16, 2015
- Group letter urging U.S. Senators to support the Help Americans Never Get Unwanted Phone calls (HANGUP) bill, Nov. 2, 2015
- H.R. 1737 (Guinta), Reforming CFPB Indirect Auto Financing Guidance Act Opposition letter, Nov. 16, 2015
- Ex-parte group letter to the Federal Communications Commission supporting modernizing the Lifeline program to include broadband services, Nov. 12, 2015
- Group letter to the MA Joint Committee on Telecommunications, Utilities and Energy opposing H2867, Nov. 9, 2015
- Group letter supporting S. 2255 amending the Fair Debt Collection Practices Act to include third-party private debt collectors, Nov. 10, 2015
- Opposition to Hensarling anti-consumer amendments to Highway funding bill, Nov. 4, 2015
- Group letter urging U.S. Senators to support the Help Americans Never Get Unwanted Phone calls (HANGUP) bill, Nov. 2, 2015
- Coalition letter urging Department of Defense not to lift order barring University of Phoenix from any recruitment-type activities on DoD installations and suspending the payment of Tuition Assistance to new or transfer students, Oct. 27, 2015.
- Group letter to the Federal Reserve, OCC, and CFPB re: RushCard and other Prepaid Card Protections, Oct. 26, 2015
- Group letter to the CFPB and FTC re: Experian's T-Mobile data breach, Oct. 8, 2015
- Consumer letter to Uniform Law Commission opposing revisions to Uniform Unclaimed Property Act, Oct. 7, 2015
- Coalition letter opposing H.R. 3192, Homebuyers Assistance Act., Oct. 2015
- Letter to Experian and T-Mobile re: Data Breach, Oct.2, 2015
- HR 957 (Stivers), Bureau of Consumer Financial Protection-Inspector General Reform Act of 2015. AFR Opposition Letter, Sept. 29, 2015
- Letter opposing H.R. 3035, Credit Access and Inclusion Act, Sept. 8, 2015
- CFPB RFI - Feedback on Consumer Complaint Narratives and Data Normalization, Aug. 31, 2015
- Coalition letter to Secretary Castro seeking reversal on recent change to FHA form note language, Aug. 20, 2015
- Group letter opposing H.R. 1210 (Barr), Portfolio Lending and Mortgage Access Act, July 27, 2015
- Group letter opposing S. 1607, the Independent Agency Regulatory Analysis Act of 2015., June

27, 2015

- Group letter opposing H.R. 3192, Homeowners Assistance Act, July 27, 2015
- Group letter to U.S. House opposing H.R. 766 (Luetkemeyer) the Financial Institution Customer Protection Act of 2015, July 28, 2015
- Group Letter Opposing Section 52106 in Senate Highway Trust Fund Bill Mandating IRS to Use Private Debt Collectors, July 24, 2015
- Group letter to the U.S. Senate Judiciary Subcommittee on the Constitution defending the constitutionality of Dodd-Frank Act and the CFPB, July 23, 2015
- Group letter to U.S. House of Representatives opposing H.R. 1737, the Reforming CFPB Indirect Auto Financing Guidance Act, June 10, 2015
- Group letter to the FCC re: PS Docket No. 14-17; GN Docket No. 13-5; RM-11358 urging movement on rulemaking to protect consumer access to phone and communication services during the technology transition, June 25, 2015
- Consumer letter to the FCC re: robocalls to cell phones, June 8, 2015
- Letter opposing Chairman Shelby's "Financial Regulatory Improvement Act of 2015," which undermines the essential, reasonable consumer protections passed by Congress in 2010 in the Dodd-Frank Act., May 20, 2015
- Group letter in support of H.R. 2362 Medical Debt Relief Act, May 18, 2015
- Opposition Letter to CFPB opposing H.R. 2213 which insulates lenders from accountability when they make misleading disclosures to homeowners (Letter to Congress), May 14, 2015
- Letter to Congress supporting class actions, Feb. 26, 2015
- H.R. 650: Coalition Opposition Letter, Feb. 26, 2015
- Letter to the FCC regarding a health care industry's request to eviscerate the TCPA protections against robocalls to cell phones, Feb. 23, 2015
- Response to Ex Parte Presentation of the National Council of Higher Education Resources, Jan 2015
- Group letter to U.S. Dept. of Education re: Corinthian Colleges sale to ECMC and loss of students' legal rights by requiring students to sign forced arbitration clauses, Jan. 22, 2015.
- Ex parte letter to the FCC re ongoing attempts by industry to weaken the consumer protections of the Telephone Consumer Protection Act, Jan. 16, 2015  
Class Actions and the Telephone Consumer Protection Act - Who Benefits? Seven Myths and Facts
- Group letter to the FCC re: opposing the American Bankers Association exemption to the Telecommunications Consumer Protection Act to allow robocalls to cell phones, Jan. 13, 2015

## 2014

- Group letter to the CFPB, U.S. Dept. of Education, and U.S. Dept. of Justice re: proposed sale of 56 Corinthian Colleges campuses to ECMC Group, Dec. 17, 2014
- Letter opposing H.R. 5446, the misleadingly-named "Facilitating Access to Credit Act of 2014" supported by consumer, civil rights and advocacy groups, Nov. 17, 2014.
- Letter urges FHFA to insist that Fannie Mae and Freddie Mac change its policies that require the use of FICO 04, Nov. 14, 2014
- Letter urges FHFA to require Fannie Mae and Freddie Mac to reverse policies that require manual underwriting if the applicant's credit report contains a dispute, Nov. 14, 2014.
- Coalition letter to regulators on responsibilities of consumers' banks (RDFIs) re stopping unauthorized charges and closing accounts, Sept. 29, 2014.
- Letter Re: Data on How Auto Finance Companies Continue to Force Consumers into Arbitration, Aug 21, 2014
- Leadership Council coalition letter to the FCC re: need for additional steps to ensure better

## Comments

- Group comments to FCC on the Proposal to Develop a Reassigned Number Database, Aug. 28, 2017
- Comments to CFPB regarding the Notice of Assessment of Ability-to-Repay/Qualified Mortgage Rule, July 31, 2017
- [Group comments on the Federal Housing Finance Agency's Request for Input on Improving Language Access in Mortgage Origination and Servicing Submitted by Americans for Financial Reform's Language Access Task Force](#), July 31, 2017
- Group comments to the Federal Housing Finance Agency re Improving Language Access in Mortgage Lending and Servicing, July 31, 2017
- Group comments to FCC on the proposed rules regarding Advanced Methods for Blocking Robocalls, June 30, 2017
- NCLC comments to the U.S. Department of Housing and Urban Development re: Reducing the Regulatory Burden: Enforcing the Regulatory Reform Agenda Under Executive Order 13777 (FHA's Home Equity Conversion Mortgage (HECM) program), June 14, 2017
- Group comments to the CFPB re: Request for Information Regarding Remittance Rule Assessment, May 23, 2017
- Group comments to CFPB's Request for Information on Alternative Data, May 19, 2017
- Group comments to FCC opposing Exemptions for Ringless Voice Mail (RVM), May 18, 2017
- NCLC comments with the Department of Energy (DOE) in support of efficiency standards for central air conditioners (CAC) and heat pumps, April 25, 2017
- Comments from NCLC to the Department of Education on the Proposed Loan Discharge Application for Forgery, March 24, 2017
- NCLC comments to the CFPB re: Small Business Review Panel for Debt Collector and Debt Buyer Rulemaking, Outline of Proposals under Consideration and Alternatives Considered, Feb. 28, 2017
- NCLC comments to CFPB on consumers' access to their own financial account data, Feb. 21, 2017. Coalition comments
- Supplemental comments of NCLC and NACA to the Civil Rules Advisory Committee re proposed amendments to Rule 23, Feb. 15, 2017
- Group comments to the FCC re: Opposition to Petition for Reconsideration, Feb. 1, 2017
- Comments of National Consumer Law Center on behalf of its low-income clients on Proposed Changes to 940 CMR 19.00, Jan. 13, 2017
- Comments to the FCC re: procedures relating to retroactive waivers of liability for telemarketing callers and fax senders, Dec. 8, 2016
- Comments to OCC opposing new fintech lending charter that would preempt state interest rates and other laws, Nov. 14, 2016
- Comments to CFPB in response to request for information about installment loan practices, Nov. 7, 2016
- Comments of NCLC and NACA to the Civil Rules Advisory Committee re: proposed amendments to Rule 23, Nov. 3, 2016
- Group comments to the FCC requesting additional, clarifying language to healthcare companies petition to exclude telemarketing robocalls without consent, October 18, 2016

- Group comments to the CFPB re: Amendments to Federal Mortgage Disclosure Requirements under the Truth in Lending Act, October 18, 2016
- Coalition comments to the Consumer Financial Protection Bureau re: Proposed Rule on Payday, Vehicle Title, and Certain High-Cost Installment Loans, Oct. 7, 2016
- NCLC comments to CFPB on proposed arbitration and class action rule, Aug. 22, 2016
- Petition for Reconsideration of the Federal Communications Commission's Declaratory Ruling and Request for a Stay, July 26, 2016
- Comments to the U.S. Housing and Urban Development re: Federal Housing Administration (FHA) strengthening the Home Equity Conversion Program, July 18, 2016
- Comments to the FCC from NCLC and 24 national and state organizations supporting the FCC's proposed rule to stop unwanted robocalls for federal debt and urging even greater protections, June 6, 2016 and Reply comments, June 21, 2016
- Comments to RGGI. re: Request for Stakeholder Comments, 2016 Program Review, May 9, 2016
- Comments of NCLC and Connecticut Fair Housing Center to the Federal Reserve Bank of New York re: draft of National Mortgage Note Repository Act of 2016, March 11, 2016
- Comments to the Federal Reserve on Regulation II (interchange fee) limits on prepaid cards, Mar. 22, 2016
- Consumer comments to the OCC on mortgage successors in interest, Mar. 21, 2016
- Group comments to the FTC re: auto buyers consumer survey, Mar. 7, 2016
- Group ex parte comments to the FCC opposing Hubbard Broadcasting's petition for robocall exemptions, Mar. 7, 2016
- Group comments to the FTC re: sale of certified used cars with unrepaired safety recalls, February 29, 2016
- Group comments urging the FTC to retain and strengthen the Holder Rule, Feb. 12, 2016
- Coalition comments to the Department of Education making recommendations on the proposed Enterprise Complaint System, Feb. 8, 2016
- NCLC Supplemental Comments, Docket 2014-0033, Jan. 26, 2016
- Additional Comments from Advocates On Behalf of Low-Income Households on the EPA's Clean Energy Incentive Program, Jan. 21, 2016
- Joint Consumer Reply Comments to the FCC re: IP transition and 911 Back-Up Power Continuity, Jan. 11, 2016

## **2015**

- Joint Comments to the FCC Regarding the Shift from Copper Lines, Oct. 28, 2015
- NCLC comments to the U.S. Department of Treasury's request for information on online marketplace lending, Sept. 30, 2015
- Comments of NCLC and NACA to the Civil Rules Advisory Committee and the Rule 23 Subcommittee re: conceptual "sketches" for Rule 23, Sept. 4, 2015
- Low-Income Consumer Group Joint Comments to the FCC on the Lifeline Modernization Notice of Proposed Rulemaking, Aug. 31, 2015
- Comments to DoD, GSA and NASA regarding implementation of the "Fair Pay and Safe Workplaces" Executive Order, Aug. 26, 2015
- Group comments to the FCC on Blackboard, Edison Electric Institute, and American Gas Asso. petitions regarding the scope of consent to send autodialed calls and texts to cell phones, Aug. 7, 2015
- Comments to the Department of Labor's proposed rulemaking regarding "Methods of Payment of Wages", July 31, 2015
- Group Comments to U.S. Housing and Urban Development re: Revisions to Application for FHA Insured Mortgage, July 15, 2015

- NCLC & NACBA Comments to CFPB re: Student Loan Servicing Issues Related to Borrowers in Bankruptcy, July 13, 2015
- NCLC's Student Loan Borrower Assistance Project comments to the CFPB re: student loan servicing, July 13, 2015
- Group comments to the CFPB re: Extension of Effective Date for the Integrated Disclosure Rule Amending Regulations X and Z, July 7, 2015
- Consumer comments on Fed proposal to adopt a same day ACH service, July 2, 2015
- Second Set of Comments of NCLC in response to CFPB Request for Information Regarding the Credit Card Market, June 17, 2015
- First Set of Comments of NCLC in response to CFPB Request for Information Regarding the Credit Card Market, May 18, 2015
- NCLC and NACA comments to the Civil Rules Advisory Committee re: Rule 23, April 1, 2015
- NCLC comments to CFPB on proposed prepaid card rules, March 23, 2015
- Comments to FTC regarding Used Car Regulatory Review, March 17, 2015
- Comments to the FCC in response to the Commission's request for comments on the Petition for a Declaratory Ruling and/or Clarification brought by Citizens Bank, March 16, 2015
- Comments to CFPB regarding proposed amendments to mortgage servicing regulations, March 16, 2015
- Comments to the FCC in response to the Commission's request for comments on the Petition for a Declaratory Ruling and/or Clarification brought by Citizens Bank, March 16, 2015
- Comments on NACHA proposal to enable same day electronic payment and settlement, Feb. 6, 2015
- Comments to CSBS on model framework for virtual currencies, Feb. 6, 2015
- Group comments to the FTC regarding critical consumer protections needed as phone companies move from copper to advanced communications networks (internet protocol or IP Transition), Feb. 5, 2015
- Comments to U.S. Department of Education on Information Collection on Personal Authentication Service (PAS) for FSA ID, Jan. 20, 2015
- NCLC and NACA comments to the FCC re: ACA International's Reply Comments re: for Consumer Bankers Association petition re: exemption to the Telecommunications Consumer Protection Act, Jan. 12, 2015

## 2014

- Group comments to the FCC re: opposing the American Bankers Association exemption to the Telecommunications Consumer Protection Act to allow robocalls to cell phones, Dec. 19, 2014
- Group comments to the CFPB re: defining larger participants in auto financing, Dec. 8, 2014
- Group comments on EPA's Clean Climate Plan, Dec. 1, 2014
- Group comments to the FCC re: preserving the Telecommunications Consumer Protection Act (TCPA) protections for cell phones, Nov. 17, 2014
- Comments to the Federal Trade Commission regarding Telemarketing Sales Rule Regulatory Review, Nov. 13, 2014
- NCLC and The Project on Predatory Student Lending Committees on Department of Education Negotiated Rulemaking Topics, Nov. 4, 2014
- Public Comment regarding the Madison Gas and Electric Company proposal to increase fixed, monthly residential customer charges from \$10.50 per month to \$19.00 per month, October 3, 2014
- Group petition to the FCC to deny Comcast-Time Warner Cable merger, Aug. 25, 2014
- Comments to HUD re: FHA Single Family Housing Policy Handbook, Aug. 14, 2014
- Comments to the FCC opposing change to the Telephone Communications Protection Act to

## Policy Briefs

- Issue brief: Residential Property Assessed Clean Energy (PACE) Loans: The Perils of Easy Money for Clean Energy Improvements, Sept. 2017
- Issue Brief: The Uniform Wage Garnishment Act: Benefits and Dangers for Wage Earners, April 2017
- Issue Brief: The CFPB's Prepaid Card Rule Benefits Financial Institutions, Prepaid Card Companies, and Employers, April 2017
- Policy Brief: Policy Recommendations for a Strong State Law on Land Contracts, April 2017
- Issue brief: The Low Income Home Energy Assistance Program (LIHEAP): A Safety Net that Saves Lives, March 2017
- Issue brief sent to HUD containing examples of problems with FHA reverse mortgage loss mitigation in the HECM program, Nov. 2016
- Stop Taking the Earned Income Tax Credit from Struggling Student Loan Borrowers, Oct. 2016
- PACE Energy Efficiency Loans: Good Intentions, Big Risks for Consumers, Sept. 2016
- New Ways to Understand the Impact of Auto Finance on Low-Income Families, May 2016
- Past Imperfect: How Credit Scores and Other Analytics "Bake In" and Perpetuate Past Discrimination, May 2016
- Priorities for Consumers with HECM Reverse Mortgages, September 2015
- Credit Invisibility and Alternative Data: The Devil is in the Details, June 2015
- Racial Disparities in Auto Loan Markups: State-by-State Data, June 2015
- What is Operation Choke Point?: Stopping Banks from Helping Scammers Raid Your Bank Account, May 2015
- Optional, Early Compliance is a Common Regulatory Tool: Early Adopters Can Choose Phase-In Date, May 2015
- NCLC Survey Reveals Ongoing Problems with Mortgage Servicing, May 2015
- Adkins v Morgan Stanley: Expert reports support reverse-redlining allegations in Detroit, Nov. 2014
- Introduction to Account Screening Consumer Reporting Agencies, October 2014
- Changes to the Heat and Eat Provision in the 2014 Farm Bill and How LIHEAP Participants May Be Affected, June 2014
- Hold Wrongdoers Accountable to the Consumers They Harm, Nov. 2009

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## Issue Briefs

### Arbitration & Access to Justice

- Servicemembers, Veterans, and Forced Arbitration: How the New Consumer Protection Financial Bureau Rule Enhances the Military Lending Act, September 2017

- Credit Reports and Forced Arbitration: Will Congress Strip Americans of Their Day in Court? September 2017
- Forced Arbitration and Wells Fargo: The CFPB's Rule Protects Victims of Bank Fraud, July 2017
- The Arbitration Fairness Act of 2013 Protect Consumers & Employees from Forced Arbitration, November 2013
- Hold Wrongdoers Accountable To the Individuals They Harm, November 2009

## **Banking & Payment Systems**

- New Protections for Prepaid Cards and Accounts, Mar. 28, 2019
- New Protections for Payroll Cards, Mar. 28, 2019
- New Protections for Government Benefit Prepaid Cards, Mar. 28, 2019
- Common Sense from the Common Law: Why a Longstanding Legal Doctrine Supports Limiting Bank Overdraft Fees to a "Reasonable and Proportional" Standard, April 2013
- 300% Bank Payday Loans Spreading, August 2011
- Features of a Safe Basic Banking or Prepaid Card Account, December 2010
- The CFPB's Prepaid Card Rule by State, April 2017
- The CFPB's Prepaid Card Rule Benefits Financial Institutions, Prepaid Card Companies, and Employers, April 2017
- What is Operation Choke Point? Stopping Banks and Payment Processors from Helping Scammers Raid Your Bank Account, September 2015
- Introduction to Account Screening Consumer Reporting Agencies, October 2014

## **Bankruptcy**

- Guide to the HAVEN Act, November 2019

## **Car Sales & Financing**

- Principles for Fair and Equitable Investment in Electric Vehicles and Transportation Electrification, October 2018
- Racial Disparities in Auto Loan Markups State-by-State Data, June 2015
- Racial Disparities in Auto Lending: A State-by-State Reminder Why Auto Dealers Must Be Subject to the Consumer Financial Protection Bureau, May 2010
- New Ways to Understand the Impact of Auto Finance on Low-Income Families, May 2016

## **Climate Change Justice**

- Juggling Basic Necessities and the Dire Consequences of Unaffordable Energy, May 2014

## **Consumer Protection Regulation and Preemption**

- Recommendations to the CFPB Regarding Debt Collection Problems, April 2013
- The Role of the States under the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, December 2010
- OCC Ignores Dodd-Frank Act's Repeal of 2004 Preemption Regulations, May 2011
- The Consumer Financial Protection Bureau Should Rein in Mortgage Servicers' Use of Force-Placed Insurance, May 2012
- Hurdle for Challengers to CFPB Recess Appointment Consumer Bureau Had Full Power With or Without a Director, February 2012
- Consumer Protection and Nonbanks: A Snapshot, March 2010
- Nonbank Consumer Financial Protection Enforcement Cannot Be Left to the FTC, March 2010

- Gaps in State UDAP Laws, Attorney General Authority, Will Hinder CFPA Effectiveness, March 2010
- Glaring Lack of Enforcement in Consumer Protection Proposals Could Make Matters Worse, Not Better, March 2010
- Regulatory Reform and Consumer Protection: Hold Wrongdoers Accountable to the Consumers They Harm, November 2009

## **Credit Cards**

- Myths & Realities About the CARD Act Independent Ability-To-Pay Provision, June 2012

## **Credit Discrimination**

- Issue Brief: Credit Invisibility and Alternative Data: Promises and Perils, July 2019
- Past Imperfect: How Credit Scores and Other Analytics “Bake In” and Perpetuate Past Discrimination, May 2016
- CFPB Should Reform Regulation B to Protect Consumers from Credit Discrimination in Today’s Marketplace, April 2012

## **Credit Reports**

- Salt in the Wound: How Eviction Records and Back Rent Haunt Tenant Screening Reports and Credit Scores, Aug. 2020
- The Wrong Tool for the Wrong Purpose: Why the Credit Scoring Provision in the Immigration Public Charge Proposal Is Illogical and Ill-Advised, Oct. 2018
- Past Imperfect: How Credit Scores and Other Analytics “Bake In” and Perpetuate Past Discrimination, May 2016

## **Debt Collection**

- Coronavirus Emergency: Consumer Debt Collection Lawsuits - How States Can Help, March 2020
- Potential Impact on Employers and Businesses of CFPB Proposed Debt Collection Rule, July 2019
- Consumer Protection and Court-Sponsored Online Dispute Resolution in Collection Lawsuits, July 2019
- Top Consumer Concerns for Debt Collection Regulations, Sept. 2018
- Recommendations to the CFPB Regarding Debt Collection Problems, April 2013
- The Uniform Wage Garnishment Act: Benefits and Dangers for Wage Earners, April 2017
- U.S. House Bill Would Allow Lawyers to Abuse Consumers in Debt Collection Lawsuits, March 2018
- Consumer Debt Collection Facts, February 2018

## **Debt Relief & Debt Settlement**

- Asking the Wrong Question: A Critique of the Debt Settlement Industry’s Data Analysis, October 2020
- Need Help with Debts? Don’t Get Burned by Scammers - Know the Facts About Debt Relief, March 2018

## **Disaster Relief & Consumer Protection**

- How Victims of Crime and Domestic Violence Survivors in Massachusetts Can Receive

- Discounted Voice and Data Service through the Federal Lifeline Program, May 2019
- Consumer Tips: Weathering the Financial Storm After a Natural Disaster, October 2018
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