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- [Summary of New Rules for College Prepaid and Bank Accounts](#), Aug. 4, 2016
- [Report](#) and [Press Release](#): Paper Statements: An Important Consumer Protection, March 2016

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- [Report](#) and [Press Release](#): Account Screening Consumer Reporting Agencies Impede Access for Millions (Cities for Financial Empowerment Fund, NCLC and Bank On), October 2015
- [Consumer comments](#) on Fed proposal to adopt a same day ACH service, July 2, 2015
- [Department of Education Proposal Will Protect Students from High Fee Campus Prepaid and Debit Cards](#), May 15, 2015
- [EGRPRA comments on Check Hold Times \(Reg CC\) and CRA](#), May 14, 2015.
- [Consumer comments to CFPB on safe student accounts](#), Mar. 30, 2015

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- Policy Brief: [Introduction to Account Screening Consumer Reporting Agencies](#), October 2014
- Coalition letter to regulators on responsibilities of consumers' banks (RDFIs) [re stopping unauthorized charges and closing accounts](#), Sept. 29, 2014.
- [Banking Regulators: Banks should stop unauthorized debits from customer accounts](#), Sept. 29, 2014
- [Debt Collection: Groups Applaud New Guidelines for Banks Selling Consumer Debt](#), Aug. 12, 2014
- Letter to House of Representatives [supporting Operation Choke Point and other work against payment fraud](#), July 15, 2014
- Testimony of Lauren Saunders before the Financial Institutions and Consumer Credit Subcommittee of the House Financial Services Committee on Examining Regulatory Relief Proposals for Community Financial Institutions, Part II (July 15, 2014), discussing [support for Operation Choke Point and opposition to H.R. 4986 \(Luetkemeyer\)](#), July 15, 2014
- [Comments to HHS on restrictions on direct deposit of TANF](#), May 7, 2014
- Letter to DOJ applauding [work against payment fraud](#) (including illegal payday payments), Jan. 14, 2014

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- [Comments](#) to FTC on proposed amendments to Telemarketing Sales Rule banning use of remotely created checks and other payment instruments, Aug. 2, 2013.
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- Letter in Support of [Freedom and Mobility in Consumer Banking Act](#) (Miller), July 27, 2010
- Comments to Treasury Proposed Rule on [Garnishment of Federal Benefit Payments](#), June 18, 2010
- [Comments](#) to the FDIC re: Basic Checking and Savings Accounts, June 7, 2010
- Issue Brief: [Features of a Safe Basic Banking or Prepaid Card Account](#), December 2010

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- [Comments](#) to the Social Security Administration Regarding the Use of Master and Sub Accounts and Other Account Arrangements for the Payment of Benefits Docket No. SSA 2008-0023, June 20, 2008
- [Testimony](#) re Protecting Social Security Benefits from Predatory Lending and Other Harmful Financial Institution Practices, June 24, 2008

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- [Testimony](#) before House Financial Services Committee regarding on Accelerating Loan Modifications, Improving Foreclosure Prevention, and Enhancing Enforcement, December 2007
- [Comments](#) to the Federal Regulators on the InterAgency Guidance on Exempt Benefits, November 27, 2007
- [Comments](#) of the NCLC and NACA Regarding Advance Notice of Proposed Rulemaking Relating to Unfair or Deceptive Acts or Practices, November 6, 2007
- [Testimony](#) before the Subcommittee on Housing and Community Opportunity regarding Foreclosure Prevention and Intervention: The Importance of Loss Mitigation Strategies in Keeping Families in Their Homes, November 2007
- [Letter](#) to Governors regarding Early Disclosures for Non-purchase Money Loans, November 2007
- [Letter](#) by Coalition Opposing H.R. 3915, November 2007
- [Analysis](#) of H.R. 3915—as passed out of the House Financial Services Committee, November 2007
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- [Group Letter](#) to Federal Reserve Board on HOEPA Authority, August 2007
- [Letter](#) supporting the Homeownership Protection and Enhancement Act ("HOPE Act") of 2007, July 2007
- [Comments](#) to the Commonwealth of Massachusetts Office of the Attorney General regarding Mortgage Lenders and Mortgage Brokers, June 28, 2007 PDF 67KB
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- [Letter](#) to Banking Regulators regarding the Guidance on Nontraditional Mortgage Product Risk, February 2007
- [Letter](#) to Senate Regarding Inclusion of Hybrid ARMs in Interagency Guidance on Non-Traditional Mortgages, February 2007
- [Response](#) to MBA Policy Paper on Suitability, February 2007
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- [Point by Point Response](#) To Ney-Kanjorski Predatory Lending Bill, April 2005
- [Comments](#) to the Massachusetts Division of Banks regarding 209 CMR §§ 32.32, 34, 40: Predatory Home Loan Practices, March 2005
- [Letter](#) to Chairman Oxley and Ranking Member Frank regarding predatory lending in the subprime mortgage market, February 2005

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- [Testimony](#) to the Subcommittee on Housing and Community Opportunity and Subcommittee on Financial Institutions and Consumer Credit on Protecting Homeowners: Preventing Abusive Lending While Preserving Access to Credit, November 2003
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[Letter](#) to President of NCCUSL, June 30, 2002

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[Model State Statute: Home Loan Protection Act - A](#), November 2001

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[Testimony](#) regarding H.R. 1362 FINANCIAL INSTITUTIONS REGULATORY RELIEF ACT OF 1995, May 1995

[Testimony](#) regarding S. 650 ECONOMIC GROWTH AND REGULATORY PAPERWORK REDUCTION ACT, May 1995