Banking Policy Analysis Archive

2016


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

2014

- 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

2013

- Comments to FTC on proposed amendments to Telemarketing Sales Rule banning use of remotely created checks and other payment instruments, Aug. 2, 2013.
- Comments supporting collection of data on overdraft, monthly and ATM fees, May 6, 2013
- Comments urging Fed to ban remotely created checks, Dec. 13, 2013

2011

- Issue Brief: 300% Bank Payday Loans Spreading, August 2011 Group Comments to the Federal Banking Regulator (OCC) Opposing High Overdraft Fees and 300% Interest Bank Payday Loans, August 8, 2011
2010

- 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
- 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

2008

- 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

2007

- Testimony before House Financial Services Committee regarding on Accelerating Loan Modifications, Improving Foreclosure Prevention, and Enhancing Enforcement, December 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
- Comments of the NCLC and NACA Regarding Advance Notice of Proposed Rulemaking Relating to Unfair or Deceptive Acts or Practices, November 2007
- Comments regarding the Proposed Illustrations of Consumer Information for Subprime Mortgage Lending, October 2007
- Comments to the Board of Governors of the Federal Reserve System regarding the Board’s Authority under HOEPA to Prohibit Unfair Acts or Practices in Connection with Mortgage Lending, August 2007
- Group Letter to Federal Reserve Board on HOEPA Authority, August 2007
- Comments to the Commonwealth of Massachusetts Office of the Attorney General regarding Mortgage Lenders and Mortgage Brokers, June 28, 2007 PDF 67KB
- Letter Supporting Borrower’s Protection Act of 2007, June 25, 2007 PDF 13KB
- Coalition Letter to House Financial Services Committee on Predatory Mortgage Lending, May 21, 2007 PDF 26KB
• Comments to the Office of the Comptroller of the Currency to Federal Banking Regulators regarding Proposed Statement on Subprime Mortgage Lending, May 2007
• 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
• Letter to the Financial Services Committee regarding the Accessibility of FHA Programs, January 2007

2006

• Comments to Federal Bank Regulators on Proposed Illustrations Regarding Non-Traditional Mortgages, November 2006
• Testimony by National Consumer Law Center and Consumer Federation of America Regarding Non-Traditional Mortgage Products, September 2006
• Comments to the Federal Reserve Board regarding Home Equity Lending Market, August 2006
• Letter to the Appropriations Committee re markup of the HUD Appropriations bill, July 2006
• Testimony of J. Robert Hunter before the House Committee on Financial Services Subcommittee regarding Title Insurance Cost and Competition, April 2006
• Letter commenting on RESPA reform, April 2006
• Comments to the federal banking regulators regarding nontraditional mortgages, March 2006
• Letter to FRB re ARM Disclosures, January 2006

2005

• Letter in Support the “Preservation of Federalism in Banking Act”, July 2005
• 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

2003

• Letter to Chairman Oxley of House Financial Services Committee: Foreclosures Are Escalating, November 2003
• 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
• Comments on Community Reinvestment Act Regulations, April 2003
• Testimony to the Financial Services Committee Subcommittee on Housing and Community Opportunity re HUD’s Proposal to Reform RESPA, February 2003

2002

Comments on Proposed RESPA Rule to Improve Process of Obtaining Mortgages to Reduce Settlement Costs, November 2002

Letter to NCCUSL Commissioners Opposing Uniform Nonjudicial Foreclosure Act, June 2002
Letter to President of NCCUSL, June 30, 2002

**2001**

**Model State Statute: Home Loan Protection Act - A, November 2001**

Comments: HUD Opinion Will Cost Homeowners Millions in Kickbacks, October 2001

Testimony to the Senate Committee on Banking, Housing and Urban Affairs regarding the Increase in Predatory Lending and Appropriate Remedial Actions, July 2001

Letter to HUD General Counsel Richard Hauser regarding HUD’s Response to Yield Spread Litigation, July 2001

Comments to the Federal Reserve Board regarding Proposed Changes to HOEPA, March 2001

Comments to the FDIC on Predatory Mortgages, January 2001

**2000**

**Testimony re Amendments to 209 CMR §§ 32.32, 42, 40 High Cost Mortgage Loan Provisions in Massachusetts, October 2000**

Comments to the Federal Reserve Board on Its Authority to Expand Protections Against Predatory Lending, August 2000

Comments regarding the Advance Notice of Proposed Rulemaking, July 2000

Testimony: The Increase in Predatory Lending and Appropriate Remedial Actions, May 2000

Comments on HUD’s Regulation of Freddie Mac and Fannie Mae, May 2000

Comments: NCLC’s Proposal for Predatory Mortgage Reform, February 2000

**1998**

Letter to Chairwoman Roukema on Mortgage Closing Costs and Relief from RESPA’s Section 8, November 1998

Testimony on the Rewrite of Truth in Lending Act and Real Estate Settlement Procedures Act, September 1998


Testimony on FHA’s Foreclosure Avoidance Program, June 1998

Comments to Senate Special Committee on Aging on predatory lending, April 1998


**1997**

**Testimony regarding the Rewrite of Truth in Lending Act and Real Estate Settlement Procedures Act and Proposed Moratoria on HUD Employee Compensation Rule and Class Action Suits Challenging Lender Paid Mortgage Broker Fees, July 1997**

Testimony regarding H.R. 607 HOMEOWNERS INSURANCE PROTECTION ACT, March 1997
1995


Testimony regarding S. 650 ECONOMIC GROWTH AND REGULATORY PAPERWORK REDUCTION ACT, May 1995