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Letters

- [Letter opposing Calif. AB 1326 \(Dababneh\), which permits licenses for virtual currency providers without consumer protections](#), August 11, 2016
- [Coalition opposition letter to H.R. 766 the Financial Institution Customer Protection Act of 2015](#). Feb. 2, 2016
- Coalition letter to Congress [Supporting the CFPB ruling to increase consumer protections for overseas electronic remittances](#), August 16, 2012

Policy Briefs, Reports & Press Releases

- [Press Release](#) and Report: [Paper Statements: An Important Consumer Protection](#), March 2016
- Group comments to the Consumer Financial Protection Bureau re: [Safe Harbors Relating to Remittances](#), April 6, 2012; [Press Release](#) re: Final Rule, Aug. 8, 2012
- Press release: [CFPB Ruling Will Increase Reliability of Money Remittances and Reveal Hidden Fees](#), Jan. 25, 2012
- [Runaway Bandwagon: How the Government's Push for Direct Deposit of Social Security Exposes Seniors to Predatory Bank Loans](#) Report, July 2010
- [Protections Needed for Prepaid Payroll, Unemployment Benefits, Child Support, and Other Prepaid Payment Cards](#), March 2009
- [Cell Phone E-Wallets for the Unbanked and Immigrants](#), June 2009

Testimony and Comments

- [Group comments](#) to the CFPB re: Request for Information Regarding Remittance Rule Assessment, May 23, 2017
- [NCLC comments](#) to CFPB on consumers' access to their own financial account data, Feb. 21, 2017. [Coalition comments](#).
- [Comments of NCLC et al. to OCC on special purpose national bank charters](#). [Short coalition comments](#), Jan. 17, 2017
- To the OCC re: implementation of 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](#) and [Press release](#), Nov. 14, 2016.
- [Comment](#) on [proposed](#) NACHA rules increasing the monitoring of payment processors. [Consumer Comments](#), Oct. 9, 2015.
- [Consumer comments](#) on Fed proposal to adopt a same day ACH service, July 2, 2015
- Comments responding to the OCC's white paper about how to support responsible financial innovation. [Consumer comments](#) and [exhibits](#), May 31, 2015.
- [Comments to NACHA on same day electronic payments](#), Feb. 6, 2015.
- [Comments to CSBS on model framework for virtual currencies](#), Feb. 6, 2015
- [NCLC comments to CFPB on mobile financial services](#), Sept. 10, 2014.
- [Comments to Fed in connection with 10 year review of regulations under Economic Growth and Regulatory Paperwork Reduction Act](#), on remotely created checks and check deposits under Regulation CC., Sept. 2, 2014
- [Comments to the CFPB re: Extending Bank Exemption from Remittance Rules](#), June 6, 2014
- [Comments to California on the role of electronic payments, remotely created checks and](#)

- [prepaid cards in making payday loans](#), May 19, 2014
- [Comments to the CFPB re: Defining “Larger Participants” of the International Money Transfer Market](#), April 1, 2014
 - [Group comments re: Operating Rules Amendments to Improve Network Quality](#) to NACHA-the Electronic Payment Association, January 13, 2014
 - [Comments urging Fed to ban remotely created checks](#), Dec. 13, 2013
 - [Supplemental comments to the Fed and CFPB on Remotely Created Items, Funds Availability Schedule for Prepaid Cards and Mobile Deposits.](#), Sept. 18, 2013
 - [NCLC Comments to the CFPB opposing proposed relaxation in remittance rules protecting consumers](#), Jan. 30, 2013
 - [Comments to the FTC on Principles for Safe Mobile Payment Systems](#), August 28, 2012
 - [NCLC Comments](#) and [shorter Coalition comments](#) to CFPB re: Proposed Rules for General Use Reloadable Prepaid Cards (Electronic Fund Transfers (Regulation E), 12 CFR Part 1005, July 23, 2012 [Press Release](#)
 - [Comments on electronic disbursement of Higher Education Act funds. Department of Education: Don't Let Colleges Skew Student Choice of Bank Account](#), May 30, 2012
 - Group comments to the Consumer Financial Protection Bureau re: [Safe Harbors Relating to Remittances](#), April 6, 2012; [Press Release](#) re: Final Rule, Aug. 8, 2012
 - [Comments regarding the new regulations on remittance transfers under the Electronic Fund Transfer Act](#), July 20, 2011
 - [Comments to the National Automated Clearinghouse Association on its Proposed Rule Change for Revoking Single Entry Authorization and Other Matters](#), Sept. 28, 2010
 - [Comments to the Social Security Administration Regarding the Use of Master and Sub Accounts and Other Account Arrangements for the Payment of Benefits](#), June 20, 2008
 - [Comments on Electronic Delivery of Disclosures](#), June 27, 2007
 - Letter to the Chairman Bernanke regarding [Essential Regulatory and Commentary Changes to Protections for Consumers in Electronic Commerce](#), May 25, 2007

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