Regulatory Reform and Consumer Financial Protection Bureau Archive

CFPB Policy Analysis

CFPB Policy Briefs, Reports & Press Releases

- Statement of NCLC’s Lauren Saunders re: Legal Standing of CFPB Director on Auto Lending Rule, Jan. 18, 2017
- Press Release: Statement of National Consumer Law Center Executive Director Rich Dubois Regarding Richard Cordray Stepping Down as Director of the Consumer Financial Protection Bureau, Nov. 15, 2017
- Optional, Early Compliance is a Common Regulatory Tool: Early Adopters Can Choose Phase-In Date issue brief and Press Release, May 2015
- Press Release: Consumers win with CFPB credit report changes, Feb. 27, 2014
- Statement re: CFPB’s new mortgage rules, January 9, 2013
- Statement re: CFPB’s new mortgage disclosure rules disappoint, Nov. 20, 2013
- Statement re: CFPB report on overdraft loans, June 11, 2013
- Policy Brief: Recommendations to the CFPB re: Debt Collection Problems, April 2013
- Excellent CFPB study on credit scores, Sept. 25, 2012
- Final Rule on Fee Disclosure for Electronic Remittances, Aug. 8, 2012
- Press Release: CFPB to Oversee Credit Reporting Agencies, July 16, 2012
- Advocates Urge Consumer Financial Protection Bureau to Stand Firm on Protection from Fee-Harvester Credit Cards, April 2012
- Broken Records: How Errors by Criminal Background Checking Companies Harm Workers and Businesses, April 2012
- Press release CFPB Ruling Will Increase Reliability of Money Remittances and Reveal Hidden Fees, Jan. 25, 2012
- Consumers Win with Cordray to Head CFPB, January 4, 2012
- 10 Things the CFPB Can Start Now, July 19, 2011
- Statement on Cordray as CFPB Director, July 18, 2011
- Issue Brief: The Role of the States under the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010
- Special NCLC Reports Issue on Consumer Financial Protection Bureau, August 2010
- An Agenda for the Consumer Financial Protection Bureau, July 2010
- NCLC Applauds Senate Passage of Wall Street Reform, July 2010
- House-Senate Conferees: Strengthen Preemption Provision in Wall Street Reform Bill, June 2010
- Statement on Carper Preemption Compromise, May 18, 2010
· Issue Brief: **State-by-State Racial Disparities in Auto Lending by Auto Dealers**, May 2010
· Issue Brief: **CFPA and Nonbanks: A Snapshot**, March 2010
· Issue Brief: **Nonbank Consumer Financial Protection Enforcement Cannot Be Left to the FTC**, March 2010
· Restore the States’ Traditional Role as “First Responder”: **White Paper**, Sept. 2009
· Consumer Statement in **Support of President’s Proposed Consumer Financial Protection Agency**, June 2009
· **Recommendations** to Congressional Oversight Panel on Regulatory Reform, Jan. 2009

**CFPB Comments**

· **Comments to Department of Defense on limitations on terms of consumer credit extended to service members and departments**, Dec. 23, 2014
· **Comments on Policy to Encourage Trial Disclosure Programs**, Feb. 15, 2013
· **Comments to CFPB on procedures to designate a nonbank as risky and in need of supervision**, July 24, 2012
· **Comments re: CFPB Streamlining Inherited Regulations**, Mar. 5, 2012
· **Comments on the Consumer Financial Protection Bureau’s Interim Final Rule on the preemption rules under the Alternative Mortgage Transaction Parity Act**, September 22, 2011
· Comments to Bureau of Consumer Financial Protection Regarding **Larger Participant Rulemaking**, August 15, 2011

**CFPB Letters**

· **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
· **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
· **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
· Coalition letter opposing efforts to weaken the CFPB, Jan. 21, 2015
· **Letter opposing Carper Amendment on Attorney General Enforcement and Preemption**, May 13, 2010
· **Coalition Letter Supporting Financial Reform**, April 2010
· Letter to Sen. Dodd on **Need For Strong, Independent Consumer Regulator**, March 2010
· Letter supporting **Financial Product Safety Commission Act**, S. 566 (Durbin)
· Coalition Letter **Supporting Independent CFPA**, Feb. 2010
· **Letter** to President Elect Obama and Consumer Platform Calling for White House Office of Consumer Affairs, Dec. 2008

**CFPB Testimony**
• NCLC testimony to U.S. Senate Banking Committee re: hearing on Effects of Consumer Financial Regulations and hearing re: CFPB’s semi-annual report to Congress, April 5 and 7, 2016
• Testimony re Safeguarding Consumer Protection and the Role of the Federal Reserve, July 2009
• Testimony re Safeguarding Consumer Protection and the Role of the Federal Reserve, July 2009

CFPB Litigation

• Press Release: Civil rights and consumer groups amicus brief to the U.S. District Court of Appeals for D.C. in PHH Corporation v Consumer Financial Protection Bureau, November 29, 2016 || Amicus brief, Nov. 29, 2016

Additional Resources

  By: Lauren Saunders, Kathleen Keest (CRL)
  Presentation || Recording