

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 Credit Card Act Reform, Oct. 2, 2013
- Statement re: CFPB report on overdraft loans, June 11, 2013
- Policy Brief: Recommendations to the CFPB re: Debt Collection Problems, April 2013
- Statement re: CFPB Mortgage Servicing Rule, Jan. 17, 2013
- Press Release re: CFPB Final Rule on Debt Collectors, Oct. 24, 2012
- 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
- NCLC and Center for Economic Justice Issue Brief: CFPB Should Rein In Mortgage Servicers' Abuses of Force-Placed Insurance, May 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
- Issue Brief: The CFPB Received Its Full Power on July 21, 2011 - Challengers to Recess Appointment May Be Kicked Out of Court and Press Release, Feb. 2, 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
- White paper: Time to Update the Credit Practices Rule; CFPB Should Modernize FTC Rule Addressing Abusive Creditor Collection Practices, Dec. 2010
- 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: CFPB and Nonbanks: A Snapshot, March 2010
- Issue Brief: Nonbank Consumer Financial Protection Enforcement Cannot Be Left to the FTC, March 2010
- Issue Brief: Gaps in State UDAP Laws, Attorney General Authority, Will Hinder CFPB Effectiveness, March 2010
- Issue Brief: Glaring Lack of Enforcement in Consumer Protection Proposals Could Make Matters Worse, Not Better, March 2010
- Issue Brief: Regulatory Reform and Consumer Protection: Hold Wrongdoers Accountable to the Consumers They Harm, Nov. 2009
- Press Release: National Banks Made 32%-51% of Toxic Loans, Sept. 2009
- 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
- CFPB RFI - Feedback on Consumer Complaint Narratives and Data Normalization, Aug. 31, 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
- 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 CFPB, Feb. 2010
- Letter to Obama Requesting Amendment of Preemption Executive Order, Dec. 2008
- 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

- Webinar: **The New Consumer Financial Protection Bureau: What Can It Do, What Should It Do?**, September 15, 2010
By: Lauren Saunders, Kathleen Keest (CRL)
Presentation || Recording