Banking

Banking Policy Analysis

Banking Policy Briefs, Reports & Press Releases

- Press Release: Advocates Praise Cap One End to Overdraft, NSF Fees, Dec. 1, 2021
- Policy Brief: 2021 Banking Agency Predatory Lending and Safe Banking Priorities, December 2020
- Press Release: Consumer Advocates Criticize Credit Card “Relief” from CFPB and Warn Consumers to Avoid Unwanted Electronic Statements, June 4, 2020
- Press release: Senate Votes to Roll Back Protections against Reckless Practices that Triggered Great Recession, March 14, 2018
- Press release: Scam Claiming that Consumers Can Access Unpaid Social Security to Pay Debts Could Prove Costly, Aug. 16, 2017

Banking Comments

- Group Comments to the Federal Reserve on the Proposed Guidelines for Evaluating Account and Service Requests, July 12, 2021
- Consumer comments supporting third same-day processing window for ACH payments, July 15, 2019

Banking Letters & Testimony

- Letter from NCLC, Wise, and national and state consumer and civil rights groups calling on the CFPB to fix regulations on remittances to require meaningful disclosures of costs to enable senders of remittances to foreign countries to evaluate the full costs, limit the use of estimates and the number of exempt institutions, Oct. 19, 2021
- Letter of Support of Overdraft Protection Act of 2019, Sept. 9, 2019

Archive+

Banking Additional Resources

NCLC attorney Lauren Saunders discusses financial products marketed to college students (see 1:51) at a Consumer Financial Protection Bureau hearing, October 2013.

- CFPB Consumer Banking Complaints
- **Consumer Facts: Your Right to Know** - DIRECT EXPRESS® PREPAID DEBIT CARD FOR SOCIAL SECURITY, SSI AND OTHER FEDERAL PAYMENTS, April 27, 2011

Banking Policy Analysis Archive