

Rent-a-Bank Loans

Predatory Rent-a-Bank Loan Watch List by State

Policy Briefs & Fact Sheets

- Brief: Predatory Rent-a-Bank Schemes Are Evading State Law Across the Country; Congress Must Repeal the OCC's Fake Lender Rule, May 2021
- Brief: Who Supports Overturning the OCC's "Fake Lender" Rule?, May 2021
- Fact Sheet: Correcting the Record: The OCC's "Fake Lender" Rule Expands Harmful, Predatory Lending, April 2021
- Brief: Repeal the OCC's Fake Lender Predatory Lending Rule to Protect Small Businesses, April 2021
- Brief: Overturn the OCC's "Fake Lender" Predatory Lending Rule, March 2021
- Brief: 2021 Banking Agency Predatory Lending and Safe Banking Priorities, December 2020
- Brief: Payday Lenders Plan to Evade California's New Interest Rate Cap Law through Rent-A-Bank Partnership, October 2019

More policy briefs & fact sheets

Op-eds & Media Hits

- Op-ed: The Rule Allowing Predatory Loans from Fake Lenders Must Go Now by Lauren Saunders, June 10, 2021
- Op-ed: Congress Must Overturn OCC's 'Fake Lender' Rule: Payday Lenders Benefit, Consumers Lose by Lauren Saunders and Lisa Stiffler, April 22, 2021
- Op-Ed: Rent-a-bank schemes trample voters' and states' rights by Lauren Saunders, Feb. 8, 2018

Comments & Testimony

- Group long comments to the Office of the Comptroller of the Currency opposing predatory rent-a-bank proposal regarding the true lender: national banks and federal savings associations as lenders; short comments by 101 community, consumer and civil rights groups; press release, Sept. 3, 2020.
- Testimony of Lauren Saunders before the U.S. House Financial Services Committee on Rent-a-Bank Schemes and New Debt Traps, Feb. 5, 2020

More comments & testimony

Letters

- Bipartisan Group of 25 State Attorneys Generals Letter Urges Congress to Rescind OCC "True Lender" Rule, April 21, 2021
- 138 Academics Letter Supporting S.J. Res. 15/ H.J. Res 35 Disapproving OCC's Rule on National Banks and Federal Savings Associations as Lenders (True Lender rule) and press release, April 20, 2021
- Coalition Letter re: Support CRA Challenge to OCC "Fake Lender" Predatory Lending Rule,

April 20, 2021

[More letters](#)

Litigation

- Amicus brief (N.D. Cal) of NCLC et al in People of the State of Calif. v. FDIC on the validity of the FDIC's "Madden-fix" rule, Apr. 29, 2021
- Amicus brief (U.S. District Court for Northern CA) of Center for National Consumer Law Center, Center for Responsible Lending, East Bay Community Law Center, National Association for Community Asset Builders, and the National Coalition for Asian Pacific American Community Development in support of the plaintiffs in People of the State of California et al v The Office of the Comptroller of the Currency and Brian P. Brooks, Dec. 17, 2020
- Amicus brief (Second District Court of Appeals) of the National Consumer Law Center, Center for Responsible Lending, and the National Community Reinvestment Corporation in Lacewell v the Office of the Comptroller of the Currency supporting the plaintiff New York State Department of Financial Services, July 30, 2020
- Amicus Brief of National Consumer Law Center and the Center for Responsible Lending supporting neither party in David Petersen, et al v. Chase Card Funding, LLC, Chase Issuance Trust, and Wilmington Trust Company, as Trustee of Chase Issuance Trust filed with the U.S. Western District Court of New York, Feb. 7, 2020
- Amicus Brief of National Consumer Law Center, Center for Responsible Lending and Colorado Public Interest Research in support of plaintiff in Martha Fulford v Avant of Colorado LLC et al and Web Bank, January 14, 2020
- Amicus Brief of National Consumer Law Center, Center for Responsible Lending and Colorado Public Interest Research in support of plaintiff in Martha Fulford v Marlette Funding, January 14, 2019

Press Releases

- National Consumer Law Center Advocates Praise U.S. House Vote to Repeal National Banking Regulator's Predatory Lending Rule, June 25, 2021
- Advocates Applaud Senate Repeal of National Banking Regulator's Predatory Lending Rule; Urge the House to Act Soon, May 11, 2021
- New Bank Regulator Leadership Welcome; Congress Still Must Roll Back Rule Promoting Predatory Lending, May 5, 2021
- Bipartisan Group of 25 State Attorneys General Urge Congress to Repeal OCC "True Lender" Rule, April 21, 2021
- Nearly 140 Scholars Call for Congressional Repeal of "True Lender" Rule, April 20, 2021
- Congress Introduces Resolution to Rescind OCC's "Fake Lender" Rule, Which Protects Predatory Lenders' Evasions of State Interest Rate Limits, March 25, 2021
- Days Before Crucial Deadline, the National Consumer Law Center Joins Over 325 Groups Calling for Congress to Rescind "Fake Lender" Rule that Facilitates Predatory Loan Schemes, March 22, 2021

[More press releases](#)