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Bank Accounts

- H.R.3137 (Schakowsky) & S. 1534 (Harkin), Freedom and Mobility in Consumer Banking Act (Support)

Consumer Financial Protection Bureau

- H.R. 3193 (Duffy), Consumer Financial Protection and Soundness Improvement Act of 2013, a package of bills designed to gut the CFPB. Consumer opposition letter. Feb. 11, 2014

Consumer Freedom of Speech

- H.R.5499 (Swalwell), Consumer Review Freedom Act of 2014 (support)

Fair Debt Collection

- S. 2328 (Toomey), exempting attorneys from the FDCPA (Opposition Letter), May 12, 2014

Housing Finance Reform

- NCLC Statement on Passage of Housing Finance Bill (S.1217) in Senate Banking Committee, May 15, 2014
- Analysis of Servicing Provisions in Johnson-Crapo Discussion Draft, April 2014

Mortgages

- Letter Opposing H.R. 1779, which would weaken protections for manufactured home loans, Sept. 4, 2014
- H.R. 5148 (Luetkemeyer), Access to Affordable Mortgages Act of 2014, which exempts certain mortgages from appraisal requirements. AFR letter in opposition.
- H.R. 5553, Preventing Improper Foreclosures Act of 2014 (Support)

Operation Choke Point

- Letters to House and Senate against bills to weaken and in support of Operation Choke Point.

Prepaid and Payroll Cards

- Press release supporting CA AB 2252 which protects child support deposited on prepaid cards, July 23, 2014.

Regulation

- H.R. 2804 (Holding), Achieving Less Excess in Regulation and Requiring Transparency
(ALERRT) Act (H.R. 2804) (oppose)
- H.R. 2122 (Goodlatte), Regulatory Accountability Act (RAA)
- H.R. 2542 (Bachus), Regulatory Flexibility Improvements Act (RFIA)
- H.R. 2804 (Holding), All Economic Regulations are Transparent (ALERRT) Act
- H.R. 1493 (Collins), Sunshine for Regulatory Decrees and Settlements Act
- H.R. 367 (Young), Regulations from the Executive in Need of Scrutiny (REINS) Act
- H.R. 899 (Foxx), Unfunded Mandates Information and Transparency Act
- Group letter to members of Congress urging them to oppose HR 4 the “Jobs for America Act”, Sept. 18, 2014

**Bankruptcy**

- Letters supporting the Private Student Loan Bankruptcy Fairness Act of 2013 (Cohen) and the Fairness for Struggling Students Act of 2013 (Durbin) permitting dischargeability of private student loans, Feb 6, 2013

**Housing Finance Reform**

- Testimony Before the United States Senate Committee on Banking, Housing and Urban Affairs on Housing Finance Reform: Essentials of a Functioning Housing Finance System for Consumers, October 29, 2013
- Coalition Letter to Senator Corker and Senator Warner in response to the S. 1217 Housing Finance Reform and Taxpayer Protection Act of 2013, June 2013

**Lawsuit “Reform”**

- Letter opposing H.R. 2655, the Lawsuit Abuse Reduction Act, July 22, 2013

**Credit Reporting**

- H.R. 5446 (Royce), The Facilitating Access to Credit Act: Letter of opposition
- H.R. 2538 (Fitzpatrick)/S. 1613 (Kirk), The Credit Access and Inclusion Act: Letter expressing concerns.
- H.R. 1002 (Cohen)/S. 471 (Sanders), Fair Access to Credit Scores Act

**Mortgages**

- Letter opposing H.R. 3211 which undermines the Dodd-Frank Ability to Repay rules, October 17, 2013
- H.R. 1077 (Huizenga)/S. 949 (Manchin) Consumer Mortgage Choice Act, which weakens protections for mortgages with higher costs and fees. Letter in opposition.

**Payday Lending and Small Dollar Loans**

- Letter opposing H.R. 1566, the “Consumer Credit Access, Innovation, and Modernization Act” (May 6, 2013) creating a federal charter for internet payday and other lenders.
- Letter supporting the Stopping Abuse and Fraud in Electronic (SAFE) Lending Act of 2013
(Bonamici), March 4, 2013

**Student Loans and Financial Aid**

- S.1399 (Durbin), amending the Servicemembers Civil Relief Act to cap the interest rate on student loans consolidated or refinanced during military service
- Coalition letter opposing HR 2637 (Foxx), and supporting the Academic Freedom through Regulatory Relief Act, July 19, 2013

**Rent-to-Own**