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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. 1767 (Waters), S. 160 (Merkley), Medical Debt Responsibility Act. **Support letter**.
- 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](https://example.com), July 19, 2013

**Rent-to-Own**

- S.1208 (Tester)/H.R. 1551 (Meeks), Consumer Rental Purchase Agreement Act. [Consumer opposition letter](https://example.com).