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Access to Justice


Auto Sales and Financing


Bankruptcy Relief


Consumer Financial Protection


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Credit Reporting

- Credit reporting provisions of the HEROES Act/S.3508. Support Letter.
- H.R.5332 Protecting Your Credit Score Act. (Gottheimer). Support Letter
- S. 3508 (Schatz, Brown), Disaster Protection For Workers’ Credit Act. Support.
- HR 3618 Free Credit Scores for Consumers Act. Support.
- HR 3622 Restoring Unfairly Impaired Credit and Protecting Consumers Act. Support.
- HR 3642 Improving Credit Reporting for All Consumers Act. Support.
- HR 3629 Clarity in Credit Score Formation Act. Support.
- HR 3621 Student Borrower Credit Improvement Act. Support.
• S. 3508 (Senators Schatz and Brown) The Disaster Protection for Workers’ Credit Act. Support.

Criminal Justice

• S. 4186, Driving for Opportunity Act of 2020, Support Letter.
• MA H 4652, An Act Regarding Decarceration and COVID-19, Support Testimony.

Debt Collection

• S.4697 (Murphy, Van Hollen) Strengthening Consumer Protections and Medical Debt Transparency Act. Support.
• S. 4350 (Van Hollen, Murphy) COVID-19 Medical Debt Collection Relief Act. Support.
• S. 3841 (Grassley) protecting stimulus payments from garnishment. Joint consumer-bank support letter.
• Conn. H.B. 5427, An Act Concerning Issues Relating to Debt Collection §§ 1, 2 and 3. Support testimony.

Earned Income Tax Credit


Electronic Communications

• S. 4159 (Thune), E-Sign Modernization Act. Oppose.

Fair Lending

• H.R. 149 (Green), Housing Fairness Act. Support.

Housing

• H.R. 6729 (Rep. Scott)/ S. 3620 (Senator Reed), COVID-19 Homeowner Assistance Fund Act of
2020. **Support.**  
- H.R. 8003 (Evans, Clay), Helping HOMES Act of 2020. **Support.**  
- H.R. 6835 (Rep. Porter), to require residential mortgage servicers receiving certain emergency relief under the CARES Act to provide reports on loan-level data. **Support.**  
- H.R. 6835 (Rep. Porter), to require residential mortgage servicers receiving certain emergency relief under the CARES Act to provide reports on loan-level data. **Support.**  
- S. 3509 (Brown) To Protect American Families Facing Financial Hardship or Foreclosure Due to a Declared Disaster, Including Covid-19. **Support.**  
- H.R. 4783 (Reps. Green, Chu, Garcia and Clay), LEP Data Acquisition in Mortgage Lending Act of 2019. **Support.**  
- S. 571 (Sen. Merkley) Residential Rent to Own Protection Act. **Support.**  
- S. 3508 (Schatz, Brown), Disaster Protection For Workers' Credit Act. **Support.**

**Overdraft Fees**

- S. 1595 (Booker), Stop Overdraft Profiteering Act of 2019. **Support.**  

**Payday Loans**

- Calif. SB 472. NCLC opposition letter.  
- Indiana SB 613. NCLC & CRL analysis.

**Payments**


**Privacy and Data Breaches**

- Coalition letter urging Congress to prioritize civil rights in upcoming privacy legislation, Feb. 13, 2019

**Student Loans**

- H.R. (Pressley, Omar), Student Debt Emergency Relief Act. **Support.**  
- H.R. 5114, the Stop EITC and CTC Seizures Act, led by Rep. Sylvia Garcia (D-TX).  
- H.R. 3764 - Justice for Student Borrowers Act (Scanlon). **Support.**
- HR 3621 Student Borrower Credit Improvement Act. **Support.**
- H.R. 5241 (Krishnamoorthi), Protecting Students from Worthless Degrees Act. **Support.**
- S. 1153 (Senators Baldwin, Braun, Shaheen and Fischer) Stop Student Debt Relief Scams Act of 2019. **Support.**