

Letters

- Group letter opposing H.R. 1849 - Practice of Law Technical Clarification Act of 2017, May 5, 2017
- NCLC's Student Loan Borrower Assistance Project letter to the CFPB and U.S. Department of Education re: how the removal of the online Data Retrieval Tool might negatively impact student loan borrowers' ability to renew Income-Driven-Repayment plans, April 14, 2017 || CFPB response letter, May 2, 2017
- Letter opposing Financial CHOICE Act of 2017, April 26, 2017
- Group letter to the ACEEE rejecting characterization of prepaid utility service as an energy efficiency program, March 22, 2017
- Coalition letter to Congress from 50+ organizations supporting rules designed to protect students and taxpayers from fraud and abuse in higher education, Mar. 22, 2017
- Group letter to the CFPB re: Small Business Review Panel for Debt Collector and Debt Buyer Rulemaking: Outline of Proposals Under Consideration and Alternatives Considered, March 17, 2017
- Letter to President Trump opposing executive order on eliminating 2 regulations for every new regulation, Feb. 28, 2017
- H.R. 1004 (Walberg), Regulatory Integrity Act. Feb. 28, 2017. Opposition letter.
- H.R. 1009, OIRA Insight, Reform, and Accountability Act, Feb. 27, 2018. Opposition letter
- H.R. 998, Searching for and Cutting Regulations that are Unnecessarily Burdensome Act of 2017 (SCRUB Act). Opposition letter
- Coalition letter to Wells Fargo urging immediate stop to using forced arbitration to deny victims of fake accounts their day in court, Feb. 24, 2017
- Group letter to the FCC supporting the 2016 Lifeline modernization order for the digital age, Feb. 23, 2017
- Coalition letter to Congressional Leadership re: Importance of CFPB to Protecting Student Loan Borrowers, Feb. 13, 2017
- Coalition letter supporting H.R. 585, Feb. 6, 2017
- Group letter to the House Committee on the Judiciary opposing attacks on civil justice, Feb. 1, 2017
- Coalition Letter to FCC Commissioner Clyburn Supporting the Solutions 2020 Call to Action Plan, Jan. 11, 2017
- H.R. 21 (Issa), Midnight Rules. NCLC opposition letter, Jan. 4, 2017
- H.R. 26 (Collins), Regulation from the Executive in Need of Scrutiny Act (REINS Act). NCLC opposition letter, Jan. 3, 2017
- Group letter to U.S. Office of Management and Budget supporting Affirmatively Furthering Fair Housing (AFFH) Assessment Tools released by HUD, November 28, 2016
- Group letter to U.S. Senate supporting S 3026 ROBOCOP Act to reduce robocall abuses and opposing S 2644 FCC Reauthorization Act to weaken TCPA, Nov. 15, 2016
- Letter urging HUD to adopt protections for homeowners before allowing any note sales of reverse mortgages, Nov. 18, 2016
- H.R. 5982, the Midnight Rules Relief Act of 2016 (oppose), Nov. 15, 2016
- Letter supporting H.R. 5664 (Cummings), Wage and Garnishment Equity Act, July 6, 2016
- Consumer and civil rights groups letter to credit reporting agencies requesting free credit and specialty reports in multiple languages for Wells Fargo customers affected by phantom accounts, Oct. 6, 2016
- Coalition letter to Education Secretary King on impact of student loans on borrowers of color, Aug. 17, 2016

- Group follow-up letter to the Federal Housing Finance Agency (FHFA) re: adding preferred language data fields to redesigned Uniform Residential Loan Application, July 29, 2016
- H.R. 4172 and S. 2355, Credit Access and Inclusion Act (oppose), July 15, 2016
- Group Letter to the FCC opposing rule allowing federal government contractors to make robocalls to cellphones, July 12, 2016
- Group letter to the Federal Housing Finance Agency (FHFA) urging inclusion of preferred language data fields in the redesigned Uniform Residential Loan Application, June 23, 2016
- Coalition letter to Congress opposing amendments that would block the U.S. Dept. of Education's gainful employment regulations, June 21, 2016
- Advocates' letter to the U.S. Senate opposing riders to the 2017 appropriation bill that would obstruct the CFPB's ability to protect consumers against discriminatory and unfair auto lending, May 16, 2016
- Letter supporting Blumenthal-Franken Telecom-Arb Bill, Apr. 28, 2016
- Letter from 164 advocacy and business groups to the CFPB urging ban of forced arbitration, April 27, 2016
- Advocates' letter to the U.S. Senate Committee on Finance urging support to give the U.S. Treasury the authority to regulate paid tax preparers, April 15, 2016
- Group letter to the FCC re: Essential Principles of Consumer Protection that the FCC Should Adopt for Calls to Collect Government Debt, March 23, 2016
- Coalition letter to the Federal Housing Finance Agency, Fannie Mae, and Freddie Mac urging the GSEs to include language preference in the Uniform Residential Loan Application, March 23, 2016
- Coalition letter urging New York State Commissioner of Education not to sign onto the Unified State Authorization Reciprocity Agreement because it does not adequately protect consumers from predatory for-profit colleges, March 14, 2016.
- Group letter urging U.S. House of Representatives to support HR 4682 Help Americans Never Get Unwanted Phone call (HANGUP Act), March 11, 2016
- Coalition letter to Dept. of Education re: proposed student loan borrower defense regulations, March 11, 2016
- 47 Groups Call on Department of Education to Halt Federal Funding for Predatory Schools That Deny Students' Legal Rights, March 4, 2016
- Group letter that the FCC expand the Lifeline eligibility criteria to include low-income veterans programs, March 2, 2016
- Group letter of support of S.2592 Medical Debt Relief Act, Feb. 24, 2016
- Letter to CFPB regarding mortgage disclosures through *Know Before You Owe*, Feb. 11, 2016
- H.R. 1927 (Goodlatte), Fairness in Class Action Litigation and Furthering Asbestos Claim Transparency Act of 2016. Consumer opposition letter, Feb. 2, 2016
- Group letter to U.S. House opposing H.R. 766 (Luetkemeyer) the Financial Institution Customer Protection Act of 2015, Feb. 2, 2016
- Advocates' letter to the FCC urging rulemaking on broadband privacy, Jan. 20, 2016

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- Group letter to seven corporations urging removal of forced arbitration clauses in consumer contracts, Dec. 10, 2015
- Coalition letter to Congress opposing oppose HR 1210, the Portfolio Lending and Mortgage Access Act, Nov. 16, 2015
- Group letter urging U.S. Senators to support the Help Americans Never Get Unwanted Phone calls (HANGUP) bill, Nov. 2, 2015
- H.R. 1737 (Guinta), Reforming CFPB Indirect Auto Financing Guidance Act Opposition letter, Nov. 16, 2015

- Ex-parte group letter to the Federal Communications Commission supporting modernizing the Lifeline program to include broadband services, Nov. 12, 2015
- Group letter to the MA Joint Committee on Telecommunications, Utilities and Energy opposing H2867, Nov. 9, 2015
- Group letter supporting S. 2255 amending the Fair Debt Collection Practices Act to include third-party private debt collectors, Nov. 10, 2015
- Opposition to Hensarling anti-consumer amendments to Highway funding bill, Nov. 4, 2015
- Group letter urging U.S. Senators to support the Help Americans Never Get Unwanted Phone calls (HANGUP) bill, Nov. 2, 2015
- Coalition letter urging Department of Defense not to lift order barring University of Phoenix from any recruitment-type activities on DoD installations and suspending the payment of Tuition Assistance to new or transfer students, Oct. 27, 2015.
- Group letter to the Federal Reserve, OCC, and CFPB re: RushCard and other Prepaid Card Protections, Oct. 26, 2015
- Group letter to the CFPB and FTC re: Experian's T-Mobile data breach, Oct. 8, 2015
- Consumer letter to Uniform Law Commission opposing revisions to Uniform Unclaimed Property Act, Oct. 7, 2015
- Coalition letter opposing H.R. 3192, Homebuyers Assistance Act., Oct. 2015
- Letter to Experian and T-Mobile re: Data Breach, Oct.2, 2015
- HR 957 (Stivers), Bureau of Consumer Financial Protection-Inspector General Reform Act of 2015. AFR Opposition Letter, Sept. 29, 2015
- Letter opposing H.R. 3035, Credit Access and Inclusion Act, Sept. 8, 2015
- CFPB RFI - Feedback on Consumer Complaint Narratives and Data Normalization, Aug. 31, 2015
- Coalition letter to Secretary Castro seeking reversal on recent change to FHA form note language, Aug. 20, 2015
- Group letter opposing H.R. 1210 (Barr), Portfolio Lending and Mortgage Access Act, July 27, 2015
- Group letter opposing S. 1607, the Independent Agency Regulatory Analysis Act of 2015., June 27, 2015
- Group letter opposing H.R. 3192, Homeowners Assistance Act, July 27, 2015
- Group letter to U.S. House opposing H.R. 766 (Luetkemeyer) the Financial Institution Customer Protection Act of 2015, July 28, 2015
- Group Letter Opposing Section 52106 in Senate Highway Trust Fund Bill Mandating IRS to Use Private Debt Collectors, July 24, 2015
- Group letter to the U.S. Senate Judiciary Subcommittee on the Constitution defending the constitutionality of Dodd-Frank Act and the CFPB, July 23, 2015
- Group letter to U.S. House of Representatives opposing H.R. 1737, the Reforming CFPB Indirect Auto Financing Guidance Act, June 10, 2015
- Group letter to the FCC re: PS Docket No. 14-17; GN Docket No. 13-5; RM-11358 urging movement on rulemaking to protect consumer access to phone and communication services during the technology transition, June 25, 2015
- Consumer letter to the FCC re: robocalls to cell phones, June 8, 2015
- Letter opposing Chairman Shelby's "Financial Regulatory Improvement Act of 2015," which undermines the essential, reasonable consumer protections passed by Congress in 2010 in the Dodd-Frank Act., May 20, 2015
- Group letter in support of H.R. 2362 Medical Debt Relief Act, May 18, 2015
- Opposition Letter to CFPB opposing H.R. 2213 which insulates lenders from accountability when they make misleading disclosures to homeowners (Letter to Congress), May 14, 2015
- Letter to Congress supporting class actions, Feb. 26, 2015

- H.R. 650: Coalition Opposition Letter, Feb. 26, 2015
- Letter to the FCC regarding a health care industry's request to eviscerate the TCPA protections against robocalls to cell phones, Feb. 23, 2015
- Response to Ex Parte Presentation of the National Council of Higher Education Resources, Jan 2015
- Group letter to U.S. Dept. of Education re: Corinthian Colleges sale to ECMC and loss of students' legal rights by requiring students to sign forced arbitration clauses, Jan. 22, 2015.
- Ex parte letter to the FCC re ongoing attempts by industry to weaken the consumer protections of the Telephone Consumer Protection Act, Jan. 16, 2015
Class Actions and the Telephone Consumer Protection Act - Who Benefits? Seven Myths and Facts
- Group letter to the FCC re: opposing the American Bankers Association exemption to the Telecommunications Consumer Protection Act to allow robocalls to cell phones, Jan. 13, 2015

2014

- Group letter to the CFPB, U.S. Dept. of Education, and U.S. Dept. of Justice re: proposed sale of 56 Corinthian Colleges campuses to ECMC Group, Dec. 17, 2014
- Letter opposing H.R. 5446, the misleadingly-named "Facilitating Access to Credit Act of 2014" supported by consumer, civil rights and advocacy groups, Nov. 17, 2014.
- Letter urges FHFA to insist that Fannie Mae and Freddie Mac change its policies that require the use of FICO 04, Nov. 14, 2014
- Letter urges FHFA to require Fannie Mae and Freddie Mac to reverse policies that require manual underwriting if the applicant's credit report contains a dispute, Nov. 14, 2014.
- Coalition letter to regulators on responsibilities of consumers' banks (RDFIs) re stopping unauthorized charges and closing accounts, Sept. 29, 2014.
- Letter Re: Data on How Auto Finance Companies Continue to Force Consumers into Arbitration, Aug 21, 2014
- Leadership Council coalition letter to the FCC re: need for additional steps to ensure better media ownership diversity, Aug. 11, 2014