News Archive

2014

- FCC Set to Open Floodgates for Robocalls to Cell Phones, Jan. 14, 2015
- The National Consumer Law Center Receives Grant to Help Poor Families Maintain Heat and Power, Jan. 12, 2015
- NCLC Applauds CFPB Student Loan Debt Relief Enforcement Action, Dec. 11, 2014
- CFPB Report and Hearing Show Urgent Need to Protect Consumers from Medical Debt Collection, Dec. 11, 2014
- NCLC statement re: CFPB’s proposed mortgage servicing rules, Nov. 20, 2014
- CFPB Issues Strong Rule to Protect Prepaid Debit Cards, Nov. 13, 2014
- Banking Regulators: Banks should stop unauthorized debits from customer accounts, Sept. 29, 2014
- Consumer Advocates Applaud Proposed Military Lending Rules, Sept. 26, 2014
- National Consumer Law Center Announces Senior Management Changes, Sept. 23, 2014
- Consumer Groups Applaud the Consumer Financial Protection Bureau’s Efforts to Provide More Oversight of Abusive Auto Lending, Sept. 18, 2014
- Advocates Applaud CFPB Lawsuit Against Corinthian Colleges for Predatory Student Lending Practices, Sept. 16, 2014
- Debt Collection: Groups Applaud New Guidelines for Banks Selling Consumer Debt, Aug. 12, 2014
- NCLC Advocates Applaud Rule Clarifying Mortgage Rights of Heirs; Urge Further Action, July 8, 2014
- Federal Regulator Slashes Major Rate Relief Due on New England Electric Bills, June 24, 2014
- Supreme Court Decision Strikes Blow against Tribal Online Payday Lenders, May 29, 2014
- NCLC Statement on Passage of Housing Finance Bill (S.1217) in Senate Banking Committee, May 15, 2014
- Advocates applaud judgment against Bank that facilitated illegal payday lending, ponzi schemes, April 28, 2014
- FCC takes initial steps to protect rural consumers from phone rate shock, April 25, 2014
- Guide to Car Programs for Low Income Families, April 17, 2014
- Consumer Advocates Support Bill to Provide Greater Rights to Consumers to Prevent and Correct Credit Report Errors, April 9, 2014
- U.S. Sen. testimony: federal student loan program, March 27, 2014
- Report: Can big data determine consumer credit risks?, March 18, 2014
- Advocates commend CFPB’s intent to address debt complaints, March 3, 2014
- Tax-Time Consumer Troubles, Feb. 28, 2014
- CFPB Delivers for Consumers on Credit Report Issues, Feb. 27, 2014
- Advocates Applaud CFPB Lawsuit Against ITT Education for Predatory Student Lending Practices, Feb. 26, 2014
- Bank payday gone! What’s next for small dollar loans?, January 30, 2014
2013

- **Statement re: CFPB’s new mortgage rules**, January 9, 2014

2013

- **Consumer Consumer tips re: a data breach**, December 19, 2013
- **CFPB study: Forced arbitration is bad for consumers**, December 12, 2013
- **NCLC Applauds New Head of FHFA**, December 11, 2013
- **Consumer Advocates Applaud CFPB for CareCredit Enforcement Action**, Dec. 10, 2013
- **California Protects Benefits Deposited to Prepaid Cards**, Dec. 10, 2013
- **300% Bank Payday Loans on Their Way Out** - Advocates applaud OCC/FDIC guidance; Urge Regions, Fifth Third Banks to Follow It, November 21, 2013
- **CFPB mortgage disclosure rules disappoint**, November 20, 2013
- **For-profit debt relief MA bill will harm consumers**, November 8, 2013
- **Rick Feferman to Receive Vern Countryman Consumer Law Award**, November 4, 2013
- **Mt. Holly amicus brief to US Supreme Court**, November 2013
- **U.S. Senate testimony on housing finance reform**, October 29, 2013
- **Tom Cox Joins NCLC as Of Counsel**, October 23, 2013
- **Statement re: CFPB report on private student loan complaints**, October 16, 2013
- **Success: Credit Card Act Reform**, October 2, 2013
- **Congress: Keep the low-income phone discount program**, Sept. 12, 2013
- **Elders and Disabled at Risk: NCLC Statement regarding the state of tax lien sales on foreclosures**, Sept. 10, 2013
- **Create a win-win payroll card**, August 7, 2013
- **Case on mortgage racial discrimination proceeds**, July 26, 2013
- **Federal Magistrate discredits Wells Fargo in mortgage servicing suit**, July 15, 2013
- **Payroll debit cards: Know your rights**, July 5, 2013
- **Keep Prepaid Cards and Credit Separate**, July 2013
- **New CFPB Overdraft Study Confirms that Much-Needed Reforms are Overdue**, June 2013
- **Searching for Relief: Desperate Borrowers and the Growing Student Loan “Debt Relief” Industry**, June 2013
- **Stop CU Payday Loans**, May 16, 2013
- **FDIC & OCC: Stop bank and prepaid card payday loans**, April 30, 2013
- **Congress: Keep Lifeline Phone Program**, April 25, 2013
- **Statement re: Broadband Adoption Act of 2013**, April 23, 2013
- **CFPB Urged to Require Private Student Loan Modifications**, April 2013
- **Report: Why a 36% Rate Cap on Small Loans?**, April 9, 2013
- **CFPB Rule on Fee-Harvester Credit Cards**, March 28, 2013
- **CFPB to Crack Down on Race-Based Auto Loans**, March 22, 2013
- **2013 Update: Complaint Process for Student Loan Borrowers in Default**, March 14, 2013
- **Advocates Oppose FTC Proposed Used Car Rule**, March 12, 2013
- **Sanders/Boxer Climate Bill**, Feb. 14, 2013
- **Credit reporting industry needs reform: FTC study**, Feb. 11, 2013
Survey of Prepaid Cards for the Unemployed, Jan. 29, 2013
IRS Tax Treatment for Mortgage Mods, Jan. 25, 2013
Avoid Tax-Time Refund Products, Jan. 17, 2013
Report: Lessons for Mortgage Servicing Reform, Jan 15, 2013
Testimony re: CFPB qualified mortgage rule, Jan. 10, 2013
Regulators Settle with Banks on Foreclosure Reviews, Jan. 7, 2013
2013 Higher Education Priorities, Jan 2013

2012

Consumer groups oppose FTC proposed Used Car rule, Dec. 7, 2012
CFPB to Oversee Debt Collectors, Oct. 24, 2012
Excellent CFPB study on credit scores, Sept. 25, 2012
Big Bank Regulator Slams Urban Trust Bank for Prepaid Card Payday Loans, Sept. 24, 2012
CA: Say yes to AB 1447 and fair car sales, Sept. 4, 2012
Stop H.R. 6363 Bill re: Full-Utility Credit Reporting, Sept. 12, 2012
CFPB: Risks of Reverse Mortgages, Aug. 31, 2012
Principles for Safe Mobile Payment Systems, Aug. 28, 2012
NCLC receives major grant to curb MA foreclosures, Aug 20, 2012
Comments to CFPB re: Complaints from Private Education Loan Borrowers, August 13, 2012
CFPB Rule Protects Consumers Who Send Money Overseas, Aug 8, 2012
Statement re: U.S. Senate report on for-profit schools, July 30, 2012
U.S. Senate Testimony: Private Student Loans, July 24, 2012
CFPB: Prepaid Cards Need More Oversight, July 23, 2012 NCLC Comments Coalition Comments
CFPB to Oversee Credit Reporting Agencies, July 16, 2012
Dodd-Frank & Mortgage Reform, July 11, 2012
CFPB: Protect mortgage borrowers ability-to-pay rule, July 9, 2012
MA Bill Will Gut Consumer Phone Protections, July 6, 2012
Risks of Full Utility Credit Reporting, July 2012
CFPB: Protect vulnerable consumers from high fee credit cards, June 11, 2012
Model Family Financial Protection Act, June 2012
Credit CARD Act & Stay-at-Home Parents, June 2012
NH Bill Would Strip Consumer Phone Protections, May 11, 2012
FTC Affirms Consumer Rights Under Holder Rule, May 11, 2012
OCC: Stop Payday Lending Via Prepaid Cards, Legal Analysis, May 3, 2012
Don’t Let Colleges Skew Student Choice of Bank Account, May 1, 2012
CFPB: Rein in Force-Placed Mortgage Insurance, May 2012
Overhaul Student Debt Collection Complaint System, May 2012
CFPB: Examine Large Debt Collectors & CRAs, April 17, 2012
CFPB: Just Say No to Fee Harvester Credit Cards, April 12, 2012
How Errors in Criminal Background Reports Harm Workers, April 2012
U.S. Senate Testimony re: Looming Student Debt Crisis, March 20, 2012
• **AGs Foreclosure Settlement with Banks**, Feb. 9, 2012
• **CFPB Challengers Face Hurdle**, Feb. 2, 2012
• **Supreme Court Denies Justice to Consumer**, Jan. 10, 2012
• **FCC Lifeline Reform Must Ensure Full Access to Benefits**, Jan. 9, 2012
• **NCLC Receives Grant from Boston Foundation**, Jan. 5, 2012
• **Consumers Win with Cordray Appointment to Head CFPB**, Jan. 4, 2012

2011

• **Republic Bank Forced to End RALs**, Dec. 9, 2011
• **NCLC Article in Washington Law Review: Why so few loan modifications?**, Dec, 2011
• **Gaps in State Oversight of For-Profit Higher Education**, Dec. 2011
• **Update Auto Warranty Act**, Oct 24, 2011 Group Comments
• **Credit Unions: Stop Payday Loans with 800% Interest**, Sept. 26, 2011 Comments & Press Release
• **More Groups Oppose Telecom’s ABC Plan**, Sept. 15, 2011
• **Advocates Applaud H&R Block for Stopping RALs**, Sept. 14, 2011
• **$3 Million Win for Military Pensioners Sept. 7, 2011 Trial Decision**
• **Strong Settlement Urged for Wrongful Foreclosures**, Aug. 24, 2011
• **Big Banks: Stop 300% Payday Loans & High Overdraft Fees**, Aug. 2, 2011
• **10 Things the CFPB Can Start Now**, July 19, 2011
• **Cordray as CFPB Director**, July 18, 2011
• **Banking Regulator Favors Banks Over Consumers**, July 20, 2011 Comments
• **FTC Meeting on Auto Dealer Abuses: Aug. 2**
• **Treated Unfairly by a Car Dealer? Tell the FTC**, July 8, 2011
• **U.S. Sets First Regional Energy-Saving Standards for ACs and Furnaces**, June 10, 2011
• **OCC Ignores Dodd-Frank Act’s Repeal of 2004 Preemption Regulations**, May 26, 2011
• **Get Real Debt Help, Not Empty Promises**, May 24, 2011
• **A Blueprint to Curb the Foreclosure Crisis**, May 12, 2011 Issue Brief
• **40 States’ Prepaid Cards for the Unemployed**, May 10, 2011
• **FDIC Proposes Massive Fine Against Republic Bank for RALs**
• **New Rules Kick in For Social Security and SSI**, April 29, 2011 Webinar Presentation || Recording
• **Proposed FCC Changes Will Raise Barriers for Low-Income Households**, April 22, 2011
• **New Study: Paid Tax Preparers Flunk Test**, April 15, 2011
• **Survey: Consumer Abuses Common in Auto Sales and Financing**, April 12, 2011
• **Consumer Groups call for Withdrawal of Proposed Consent Orders**, April 6, 2011
• **New Law Protects Cars, Wages, Bank Accounts from Collectors**, March 9, 2011
• **Joint Payroll Card Principles**, March 2, 2011
• **2011 Refund Anticipation Loans (RALs)**, Feb. 28, 2011
• **Consumer Advocates Applaud FDIC Action on RALs**, Feb. 11, 2011
2010

- Congressional Fuel Aid Cuts Threaten to Leave Millions of Families in the Cold, Press Release, Nov. 18, 2010
- Fed Proposal Would Eviscerate Homeowners’ Most Powerful Remedy to Stop Foreclosure of Illegal Loans: Letter demanding withdrawal of proposed rule, Nov. 17, 2010
- Robo-Signing: Symptom of Mortgage Servicers’ Lawless Attitude that Pushes Homeowners into Foreclosure, Nov. 16, 2010
- FTC May Weaken Protections, Allow Debt Collectors to Target Families, Friends, Neighbors of Consumers Who Have Died, Nov. 2010 (NCLC Comments)
- NCLC Applauds End of 650% MetaBank Prepaid Card Payday Loan, October 2010
- Consumer Advocates Applaud End of IRS-Provided Service to Refund Anticipation Lenders, August 2010
- The Debt Machine: How the Collection Industry Hounds Consumers and Overwhelms the Courts, July 2010
- An Agenda for the Consumer Financial Protection Bureau: Challenges for a New Era in Consumer Protection, July 2010
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- NCLC Applauds Senate Passage of Wall Street Reform, July 2010
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- Stopping the Payday Loan Trap: Report Exposes Expense and Pitfalls of Some Payday ‘Alternatives’, June 2010
- Small Dollar Loan Products: Scorecard Shows Consumers Pay Steep Rates for Small Loans, May 2010
- Protecting Social Security Funds NCLC Hails Rule to Stop Illegal Seizures, April 2010

2009

- Full Utility Credit Reporting: Risks to Low Income Consumers, Dec. 2009
  New Report Describes How Little Noticed Incentives Prompt Banks to Deny Relief to Homeowners
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- Using Nontraditional Credit Information: Boon or Bane?, June 2009 – Do Alternative Credit Scores and Credit Reports Really Help Low-Income Consumers?
- Cell Phone E-Wallets for the Unbanked and Immigrants, June 2009 – Nifty New “Bank In Your Pocket” Needs Same Protections Given Banked Consumers
- Consumer Statement in Support of President’s Proposed Consumer Financial Protection Agency, June 2009 – Consumer Organizations Urge Fast Action to Create Strong, Independent
10 Million Americans Unprotected by Fed Credit Card Rules, Apr. 27, 2009 – New Analysis Shows Fed Rules Still Allow Onerous Rate Hikes For 80 Million Credit Card Accounts

Threat to Consumer Protections Sparks Opposition to HR 1728, April 23, 2009

A bill backed by leading House Democrats who promise that it will rein in predatory lending and reform the mortgage market would do more harm than good by undermining existing state consumer protection laws and replacing them with unworkable federal mechanisms.

Protections Needed for Prepaid Payroll, Unemployment Benefits, Child Support, and Other Prepaid Payment Cards, March 2009

New Technology May Come with Outdated Protection

Consumer Impacts of a Cap-and-Trade Climate Change Policy, Mar. 12, 2009

Principles for Protecting Low- and Moderate-Income Consumers from the Costs of Climate Change Policy and for Re-building Their Communities

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Policy reforms needed to protect working families from deception, abusive practices and fraud so that a used car does not become a burden.

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RALs cost consumers hundreds of millions while linked to tax fraud and fringe preparers; Congress urged to take action.

“Antiquated” Laws in Most States Tilted Against Homeowners Are Fueling the U.S. Home Mortgage Foreclosure Crisis, Feb. 26, 2009


The report analyzes and summarizes the unfair and deceptive acts and practices (UDAP) laws that protect consumers in each state and the District of Columbia, and spotlights limitations in the substance and scope of the laws and in their enforcement.

New Report Reveals Industry-Wide Failures in Handling Errors in Credit Reports, Jan. 27, 2009

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2008

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are more likely to pay overdraft fees, stripping what little money they have from their accounts and driving them further into the red.

- **Consumer Group Letter to President-Elect Obama**, December 1, 2008: The groups write to President to state urgent concerns regarding the need to guarantee consumer and marketplace protections as a fundamental principle guiding both President’s nominee selections and policy proposals for agencies that deal with housing and credit policy.

- **Letter Opposing Private Student Loan Bailout**, Nov. 19, 2008: Letter to Secretary Paulson from representatives of students, consumers, colleges, administrators, and counselors, to urge him to reconsider the plan to allocate funds from the $700 billion economic rescue package to private student loan providers.

- **Failed Regulatory Policy, Not Low Income Housing, Cause of Mortgage Crisis**, October 13, 2008: Statement from national civil rights, consumer, community development and housing groups regarding attacks on the Community Reinvestment Act (CRA).

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- **Fed’s Credit Card Rules: Good First Step**, May 2, 2008: Rules take positive first step to rein in unjust interest rate hikes and billing practices; groups call on congress to provide additional consumer protections.

- **Regulators’ Overdraft Proposal Falls Short: Fails to Protect Consumers from Unwanted Credit**, May 2, 2008: New rules on overdraft practices proposed by federal banking regulators represent a significant acknowledgment that something is wrong with the banking system in the U.S.

- **IRS Takes One Step Forward on RALS, But Takes One Big Step Back On Privacy**, January 7, 2008: Consumer group representatives condemned new taxpayer “un-privacy” rules recently issued by the IRS for expanding rather than closing “gaping loopholes” that already allow sharing and marketing based on tax records, but issued cautious support for a separate IRS request for comments on developing new regulations that could rein in the marketing of predatory refund anticipation loans by tax preparers.