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- 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
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- Supreme Court Decision Strikes Blow against Tribal Online Payday Lenders, May 29, 2014
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- Guide to Car Programs for Low Income Families, April 17, 2014
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- Bank payday gone! What’s next for small dollar loans?, January 30, 2014
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- Searching for Relief: Desperate Borrowers and the Growing Student Loan “Debt Relief” Industry, June 2013
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- Credit reporting industry needs reform: FTC study, Feb. 11, 2013
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- Big Bank Regulator Slams Urban Trust Bank for Prepaid Card Payday Loans, Sept. 24, 2012
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- OCC: Stop Payday Lending Via Prepaid Cards, Legal Analysis, May 3, 2012
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- How Errors in Criminal Background Reports Harm Workers, April 2012
- U.S. Senate Testimony re: Looming Student Debt Crisis, March 20, 2012
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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
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• 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
• Statement on the Appointment of Elizabeth Warren as Assistant to the President and Special Advisor to the Treasury Secretary, September 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
• Direct Deposit Push Exposes Social Security Recipients to Bank Payday Loans, July 2010
• 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
• Report on Forced Arbitration: A Biased System of Private Justice, April 2010

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• Full Utility Credit Reporting: Risks to Low Income Consumers, Dec. 2009
• Avoidable Foreclosures Continue Despite Servicers “Loan Modifications”, Oct. 2009
  New Report Describes How Little Noticed Incentives Prompt Banks to Deny Relief to Homeowners
• Prepayment Meters and Low-Income Consumers: Utility Arrearage Management Technology Threatens Utility Consumer Protections, June 2009
• Statement on Cuomo v. Clearing House Supreme Court Fair Lending Preemption Decision, June 29, 2009
• Using Nontraditional Credit Information: Boon or Bane?, June 2009 – Do Alternative Credit Scores and Credit Reports Really Help Low-Income Consumers?
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• Consumer Statement in Support of President’s Proposed Consumer Financial Protection Agency, June 2009 – Consumer Organizations Urge Fast Action to Create Strong, Independent
Regulator

- 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
- Congress, States Need to Better Protect Used-Car Buyers to Help Families Remain Financially Stable, Mar. 5, 2009
  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
  The report documents how the three major credit bureaus (Equifax, Experian, and TransUnion) handle credit reporting disputes in a perfunctory, formalistic manner.
- Consumers Urged to Keep More of Their Tax Refunds by Avoiding Quickie Loans, Jan. 21, 2009
  Nearly 9 Million Refund Anticipation Loans Made in 2007; Paystub RAL Lending Returns.
- Coalition Letters to House and Senate on TARP and Foreclosure Prevention Legislation, Jan. 13, 2009
- Consumer Advocates Decry Use of Bailout Money to Make Predatory Loans to Working Poor Families, Jan. 5, 2009
  TARP Funds Being Used to Support Refund Anticipation Lending by Santa Barbara Bank & Trust

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- Jury’s Out on Regulators’ New Proposal to Address Abusive Overdraft Loans, Dec. 22, 2008
  Banks automatically enroll consumers in the most expensive overdraft option; debit card transactions are the most common trigger of overdraft fees; and lower-income account holders
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).

- **Scorecard Shows Many States Fail to Protect Consumers From Abusive Lending Practices, August 27, 2008** – States urged to provide stronger protections against rate gouging lenders 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.