

# News Archive

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- [Report: Lessons for Mortgage Servicing Reform](#), Jan 15, 2013
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## 2012

- CFPB Report Points to Needed Reforms for Credit Reporting Industry, Dec. 13, 2012
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- CFPB to Oversee Debt Collectors, Oct. 24, 2012
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- 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
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- 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. House Testimony re 2013 LIHEAP Appropriations, March 29, 2012
- U.S. Senate Testimony re: Looming Student Debt Crisis, March 20, 2012
- Letter to CFPB re: FHA violation of Equal Credit Opportunity Act, March 30, 2012
- Letter to Social Security Re: Protecting Benefits for Past Child Support, Feb. 23, 2012

- Survey: Servicers Continue Wrongful Foreclosures, Feb. 22, 2012
- AGs Foreclosure Settlement with Banks, Feb. 9, 2012
- CFPB Challengers Face Hurdle, Feb. 2, 2012
- Brief: Mortgage Lending & Fair Housing, Feb. 2012
- New Report on High Cost Tax Loans (RALs), Press Release, Feb. 2012
- Report: How States Can Reduce Foreclosures, Feb 2012
- CFPB Issues New Protections for Overseas Remittances, Jan. 25, 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

- Testimony: Foreclosure Review Process May Harm Homeowners, Dec. 2011 Press Release & Response to Question
- 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
- Obama Deficit Plan Would Allow Debt Collector Robo-Calls to Cell Phones, Sept. 22, 2011 Group Letter
- 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
- New Treasury Rule Protects Federal Benefits , Feb. 23, 2011
- Consumer Advocates Applaud FDIC Action on RALs, Feb. 11, 2011

- NCLC Report on Proprietary School Loans, Jan. 31, 2011
- Growth of Proprietary School Loans and the Consequences for Students, Jan. 21, 2011
- Advocates Applaud Treasury Tax Refund Prepaid Card Pilot, Jan. 13, 2011
- New Law Protects Cars, Wages, Bank Accounts from Collectors , Jan. 7, 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
- 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
- NCLC Lauds House-Senate Agreement on Landmark Consumer Protector, June 2010
- 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?
- 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

## 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.
- 2009 Refund Anticipation Loan Report: Big Business, Big Bucks: Quickie Tax Loans Generate Profits for Banks and Tax Preparers While Putting Low-Income Taxpayers At Risk, February 27, 2009  
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  
“Homeowner Unfriendly” Laws Abound: Three Out of Five States Allow “Fast Track” Foreclosure; 33 States Do Not Require Direct Notification of Homeowners When Foreclosure Process Begins.
- Consumer Protection in the States: A 50-State Report on Unfair and Deceptive Acts and Practices Statutes, Feb. 5, 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

## 2008

- 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
- 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.