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Welcome to the Consumer Financial Services Blog

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Which among the following businesses are potentially subject to consumer financial services laws, rules, and regulations?

A. a retail clothing chain
B. a bank or mortgage company
C. an internet retailer
D. a fast food franchisor
E. all of the above

If you answered E, “All of the above,” you are CORRECT. However, many companies do not realize their businesses are subject to consumer financial services laws. Consequently, their businesses may not be compliant and may be subject to litigation risk.

The focus of the Consumer Finance Law Blog is to keep – all on one site – traditional and non-traditional financial service providers subject to consumer financial services laws abreast of recent developments in:

- State consumer protection statutes and regulations
- State privacy statutes
- Privacy and consumer protection litigation
- Card Association Rules
- Equal Credit Opportunity Act
- Electronic Funds Transfer Act
- Fair Credit Reporting Act
- Fair Credit Transactions Act
- Fair Debt Collection Practices Act
- Payment Card Industry Data Security Standard
- State Money Transmitter Statutes
- State Retail Installment Sales Act
- State and Federal Unfair and Deceptive Trade Practices Acts
- TILA, RESPA, and related federal and state consumer disclosure and notice requirements

- Insurance coverage issues
- Legislation that may impact company compliance or create new litigation risk.

We welcome you and hope that you find our posts interesting, educational, and thought provoking. We also welcome your feedback and invite you to suggest topics or recent decisions of interest that you would like us to address.