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Venable attorneys have recently published the following series of articles, client alerts, and presentations that concern consumer finance, including updates on the latest happenings at the Consumer Financial Protection Bureau (CFPB). We have also included a list of **upcoming events** where Venable attorneys will be speaking on related matters.

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Analysis

CFPB Moves to Supervise Auto Finance Companies

On September 24, 2014, the CFPB announced a proposed rulemaking that would subject many nonbank automobile financing companies to its supervisory authority. The CFPB's proposal signals heightened scrutiny of the marketing, credit reporting, and debt collection practices of auto finance companies. To continue reading, [click here](#).

Attorney General Holder Calls for Higher Financial Fraud Whistleblower Awards

Attorney General Holder has indicated that criminal charges for financial fraud are in the pipeline and advocates for enhancing the whistleblower awards available under the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA). To continue reading, [click here](#).

CFPB and FTC Continue Enforcement Push on Lead Generation

- A recent settlement demonstrates that lead generation and mortgage advertising remain top priorities for the FTC, even though the Commission shares enforcement authority for nonbank mortgage advertising with the CFPB. Read the client alert to [learn more about the implications of the settlement](#).
- Venable attorneys recently participated in a panel, "Staying Current with Consumer Protection: Practical Lessons from Recent Enforcement Actions," at LeadsCon NY 2014. The other panelists included enforcers from the CFPB and FTC – Natalie Williams (Assistant Litigation Deputy, Office of Enforcement, CFPB) and Roberto Anguizola (Assistant Director, Division of Marketing Practices, FTC) and David Morgan, Chief Revenue Officer of PerformLine. To continue reading, [click here](#). To view the LeadsCon presentation, [click here](#).

For the complete index of all of Venable's articles and presentations on the CFPB and related topics, [click here](#).

For more information on our CFPB Task Force, please [click here](#).

0% Interest!* Is Your Advertising Sending the Wrong Message?

Deferred and waived interest programs, convenience checks, promotional rates, and grace periods are popular credit card features with consumer, creditors, and retailers – as well as the CFPB. The CFPB issued [Bulletin 2014-02](#) with detailed guidance on the marketing of grace periods and promotional rates for credit cards. To continue reading, [click here](#).

Furnishing Information to the Credit Bureaus? Make Sure

Related Services

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It Is Accurate

The CFPB fined an auto lender for allegedly knowingly furnishing inaccurate consumer information to credit bureaus. The CFPB alleged that the lender used a third-party vendor that had flaws in its computerized credit reporting system. As such, this enforcement action provides a window into potential pitfalls of credit reporting and ways to help mitigate the risk. To continue reading, [click here](#).

Other News

[CFPB Issues Consumer Advisory Concerning Virtual Currency](#)

[17,000% APR or No Credit: What Is the True Cost of Overdrafts?](#)

[New OCC Guidance on Debt Sales](#)

[FTC Seeks Comment on Telemarketing Sales Rule](#)

- Read the full text of a blog post by Venable attorneys to [learn more about the FTC's request for comments about the TSR](#).
- [Read the FTC's announcement of the review of the TSR](#).

[CFPB Turns Three: Three Years, Big Impact](#)

- For a rundown of notable facts and statistics about the CFPB's growth and impact over the last three years, [click here](#).
- For a recent webinar presentation by Venable attorneys on the formation of the CFPB; the use of its supervision, enforcement, and rulemaking authorities since it began operations in 2011; and what's on the horizon, [click here](#).

[CFPB to Scrutinize Nonbank Products: Prepaid Cards, Debt Settlement, Credit Repair, and Pawn and Title Loans](#)

[Have a Complaint? The CFPB Wants Everyone to Hear About It](#)

Upcoming Events

ARM-U – Washington, DC

October 14, 2014 | 1:00 - 2:00 p.m. ET

Venable partner [Allyson Baker](#) will present "How to Survive a CFPB Audit: Understanding the Scope of a CFPB Investigation" at ARM-U, a two-day training and networking seminar hosted by insideARM.com.

[Click here to learn more about the event and to register.](#)

Bridging the Gaps: An Advertising Law Symposium Hosted by Venable LLP – San Francisco, CA

October 20, 2014 | 8:00 a.m. - 5:15 p.m. PT

Space is limited so [register for the free Symposium today](#).

"CFPB Issues Consumer Advisory Concerning Virtual Currencies" for West LegalEdcenter

October 23, 2014 | 12:00 p.m. ET

Venable partners [Allyson Baker](#) and [Ed Wilson](#) will discuss the CFPB advisory about virtual currency. Learn about the CFPB's view of potential issues surrounding the use of virtual currency.

[Click here to learn more about the event and to register.](#)

ACA International's 2014 Fall Forum & Expo – San Francisco, CA

November 5 - 7, 2014

Venable is a proud sponsor of the ACA Fall Forum. On November 7, Venable partner [Jonathan L. Pompan](#) will moderate "How CFPB Supervision and Exams Impact Compliance," which will cover the CFPB's supervision and examination program for debt collection market participants. The panelists include Robert Föehl, Vice President and General Counsel, ACA International; Edwin Chow, West Region Director, CFPB; and Venable's [Alexandra Megaris](#). Venable will host the opening night reception on November 5.

[Click here to learn more about the event and to register.](#)

Association of Credit Counseling Professionals (ACCPros) Fall 2014 Conference – New Orleans, LA

November 12 - 13, 2014

On November 13, 2014, Venable partner [Jonathan L. Pompan](#) will be moderating "A Q&A with the Consumer Financial Protection Bureau" with Jeffery Langer, Assistant Director, Installment Lending and Collections Markets for the Research, Markets and Regulations Division of the CFPB. The session will be followed by Venable's Jonathan Pompan providing a "Consumer Financial Protection Law: Update," which will include discussion of the latest financial education and literacy developments from the CFPB, FTC, Internal Revenue Service, and state Attorneys General.

[Click here to learn more about the event and to register.](#)

"CFPB Update: Rules and Enforcement" CLE seminar for the American Law Institute

December 16, 2014 | 12:30 - 2:00 p.m. ET - Webinar

Venable partner [Jonathan L. Pompan](#) will be a panelist on this webinar, which will cover the latest CFPB developments.

[Click here to learn more about the event and to register.](#)

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