

## Consumer Finance Law 2021 Year in Review

Even as the immediate shock of the COVID-19 pandemic receded, 2021 was anything but "normal" for the consumer finance industry. State and federal programs implemented in response to the pandemic's economic disruptions began to expire or be lifted—most notably, eviction and foreclosure moratoria and forbearance programs—and new regulations on debt collection, payday lending, and credit reporting took effect. At the same time, a new Presidential administration took office and many senior federal appointees made clear that consumer protection would be a top priority.

Topics include:

- Federal Legislation and Regulation
- State Legislation
- New Administration, New CFPB
- Litigation
- Changes in the OCC
- Data Privacy Snapshot
- FTC Updates
- Looking Ahead

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Attorneys in Perkins Coie's Consumer Finance industry group support and protect companies facing regulatory compliance, consumer rights, and other operational challenges in building successful businesses. We counsel our clients in litigation, compliance, enforcement, and corporate matters.

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