

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

About Perkins Coie Consumer Finance Industry Group

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.

Visit Perkins Coie's [Consumer Finance Legal Report](#) blog for the latest information and insights in the consumer finance industry.

### Authors



### [David T. Biderman](#)

Partner

[DBiderman@perkinscoie.com](mailto:DBiderman@perkinscoie.com) [310.788.3220](tel:310.788.3220)



## **Kristine E. Kruger**

Senior Counsel

[KKruger@perkinscoie.com](mailto:KKruger@perkinscoie.com) [206.359.3111](tel:206.359.3111)



## **Aaron Goldstein**

Practice Attorney

[AGoldstein@perkinscoie.com](mailto:AGoldstein@perkinscoie.com) [310.788.3285](tel:310.788.3285)

## **Explore more in**

[Corporate Law](#) [Litigation](#) [Bankruptcy & Restructuring](#) [Class Action Defense](#) [Consumer Finance](#)  
[Law](#) [Privacy & Security](#)