MILITARY LEGAL ASSISTANCE CLE

“Consumer Protection Statutes for Military Legal Assistance”
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Note: This document was used in support of a live discussion. As such, it does not necessarily express the entirety of that discussion nor the relative emphasis of topics therein.

(Ms. Martin’s contact information is on the final slide.)

Disclaimer

This presentation is being made by a Consumer Financial Protection Bureau representative on behalf of the Bureau. It does not constitute legal interpretation, guidance, or advice of the Consumer Financial Protection Bureau. Any opinions or views stated by the presenter are the presenter’s own and may not represent the Bureau’s views.

CFPB Resources
Centralizing Consumer Financial Protection Accountability

- Scattered approach resulted in regulatory gaps covering consumer financial products or services
- Centralized consumer financial protection responsibilities

Federal agencies with consumer financial protection duties, in addition to their many other responsibilities:

- FDIC
- OCC
- Federal Reserve (OTS)
- FTC
- HUD
- NCUA


consumerfinance.gov/about-us/blog/the-cfpb-and-jags-partnering-to-protect-servicemembers (posted 7/7/2011)

CFPB Website

consumerfinance.gov

We’re on your side
We're the Consumer Financial Protection Bureau, a US government agency that makes sure banks, lenders, and other financial companies treat you fairly.
### Office of Enforcement

**core work**

- Auto loans
- Bank accounts and deposit products
- Consumer credit reporting
- Credit cards
- Debt collection
- Debt relief and credit counseling
- Electronic fund transfers
- Fair lending
- General consumer finance
- Mortgage origination
- Mortgage servicing
- Payday lending
- Prepaid cards
- Student loans

### Selected Laws the CFPB Enforces

- Alternative Mortgage Transaction Parity Act (AMTPA)
- Consumer Financial Protection Act (Title X of Dodd-Frank)
- Consumer Leasing Act (CLA)
- Equal Credit Opportunity Act (ECOA)
- Fair Credit Billing Act (FCBA)
- Fair Credit Reporting Act (FCRA)
- Fair Debt Collection Practices Act (FDCPA)
- Federal Deposit Insurance Act (FDIA)
- Gramm-Leach-Bliley Act
- Home Mortgage Disclosure Act (HMDA)
- Home Owners Protection Act (HOEPA)
- Home Ownership and Equity Protection Act (HOEPA)
- Interstate Land Sales Full Disclosure Act (ILSA)
- Military Lending Act (MLA)
- Omnibus Appropriations Act 2009
- Real Estate Settlement Procedures Act (RESPA)
- S.A.F.E. Mortgage Licensing Act
- Truth in Lending Act (TILA)
- Truth in Savings Act (TISA)
Consumer clients in military legal assistance

Office of Enforcement

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Office of Enforcement

Selected laws encountered in military legal assistance
- ... ...
- Consumer Financial Protection Act (Title X of Dodd-Frank)
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- Electronic Fund Transfers Act ...
- Fair Credit Billing Act (FCBA)
- Fair Credit Reporting Act (FCRA)
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- ...
- ...

Note: Servicemembers Civil Relief Act 50 U.S.C. §§ 3901—4043 (DOJ enforces)
Questions? Enforcement Tips?

- Local and regional training
- Individual responses from liaison
- Preventive law materials
- Distribution list for Enforcement information

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