Topics in this issue:

- CFA Hosted 36th Annual Financial Services Conference
- Are You Serving Natural Flavors for Thanksgiving?
- Unfair Discrimination in Car Insurance
- New FHFA Report Seeks to Bring Critical Reforms to Federal Home Loan Bank System

CFA Hosted 36th Annual Financial Services Conference

Over 160 people attended this year's conference where panelists and keynote speakers, including CFPB Director Rohit Chopra, discussed key issues in consumer protection. Attendees heard experts examine topics like AI Accountability in Financial Services, Investor Protection in the Digital Age, and Buy Now Pay Later Schemes.

An Unwelcome Guest at the Table? Serving up Natural Flavors for Thanksgiving Dinner

By: Thomas Gremillion
Director of Food Policy

More than any other holiday, Thanksgiving celebrates food. But this year, with over 42% of Americans suffering from obesity, many consumers are taking a closer look at what they are eating.
Insurance Companies Frequently Prefer Certain Customers Over Others, That Often Results in Racist Discrimination

By: Michael DeLong, Research and Advocacy Associate

CFA looked at a recent enforcement action by the Maryland Insurance Administration which showed how regulators and policymakers need to take the problem of racial discrimination in insurance markets seriously.

FHFA Report on Federal Home Loan Banks is An Important Start to Critical Reforms

By: Sharon Cornelissen, Director of Housing

The FHFA released its long awaited report, *FHLBs at 100*, earlier this month. The report offers key recommendations to help the FHLBank System live up to its founding public mission of supporting affordable housing and community development.
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