



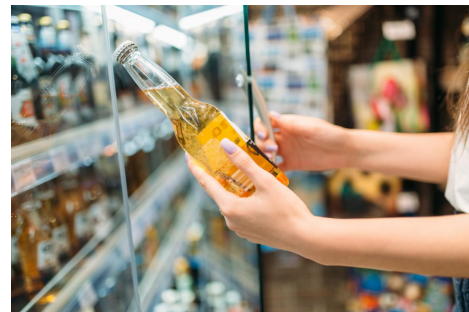
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### **The CFPB's 2021-2025 Enforcement Legacy**

CFA's latest blog post outlines the CFPB's efforts to enforce fair financial practices in the wake of the 2008 Financial Crisis. Under Director Rohit Chopra's leadership, the Bureau has aggressively targeted large financial institutions for abusive practices, resulting in record fines and consumer redress. The CFPB has also focused on emerging risks in financial services, such as predatory fintech and payment apps, while continuing to fight for vulnerable consumers against deceptive and exploitative



### **Alcohol Labeling Gains Crucial and Long-Overdue Attention**

This past month marked two significant shifts in the federal government's approach to alcohol consumption. First, [the U.S. Surgeon General released a new advisory describing the carcinogenic effects of alcohol.](#) The advisory notes that fewer than half of adults are aware of these adverse effects and recommends that Congress work to provide a cancer risk warning on alcoholic beverage labels. Soon after, [the Alcohol and Tobacco Tax and Trade Bureau \(TTB\) proposed new labeling requirements for](#)

practices. Despite political criticism, the CFPB has secured over \$6 billion in redress and penalties, reinforcing its role in protecting Americans from financial misconduct.

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### **CPSC Issues Decision and Order on Products Sold and Distributed by Amazon**

The U.S. Consumer Product Safety Commission (CPSC) issued a Decision and Order addressing the sale of over 400,000 hazardous products through Amazon, including unsafe children's sleepwear, faulty carbon monoxide detectors, and unprotected hair dryers. This ruling is part of a multi-year legal battle between the CPSC and Amazon, highlighting the need for better consumer safety measures and accountability for online retailers. The decision mandates that Amazon issue public recall notices, notify affected customers, and maintain recall information for five years. Additionally, Amazon must offer refunds to consumers who dispose of

[alcoholic beverages](#). The TTB's proposed requirements would mandate an "Alcohol Facts" statement, similar to the Nutrition Facts on other food products, disclosing alcohol content, calories, and key nutrients. CFA applauds both of these initiatives to help consumers make more informed choices.



### **CFA Urges Thorough Investigation of Allstate's Alleged Violations of Consumer Privacy**

CFA supports the Texas Attorney General Ken Paxton's lawsuit against Allstate for unlawfully collecting, using, and selling consumer data. The company used this data to justify raising Texan's insurance rates. Ben Winters, CFA's Director of AI and Privacy, noted that "This is an important action to protect consumers and underlies the desperate need for privacy protections throughout the whole country that has strong prohibitions on secondary uses of data including selling, resources to empower enforcement agencies, and the ability for individuals directly harmed to sue." Michael DeLong, CFA's Research and Advocacy Associate, is a

hazardous products and provide monthly progress reports for five years. The case underscores the importance of improved product vetting and recall processes in the growing e-commerce market.

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longtime advocate for stronger consumer privacy protections in the insurance industry. He commented that "While there is value in programs that tie insurance more closely to driving behavior, they can't work without strong oversight."

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