



Topics in this issue:

- Making the Case to Preserve the Payday Lending Rule
- FTC's New Leadership Leaves Americans' Privacy and Pocketbooks Vulnerable
- Americans Deserve Safe Products on Online Marketplaces
- CFA Leads Coalition Urging Inclusion of Labor, Civil Rights, and Consumer Protection in Maryland "AI Working Group Bill"



Making the Case to Preserve the Payday Lending Rule

The CFPB's Payday Lending Rule, set to take effect on March 30th, includes a payment provision that prevents lenders from repeatedly debiting borrowers' accounts after two failed attempts, protecting consumers from excessive overdraft fees. While the rule originally had a mandatory underwriting provision (MUP) requiring lenders to assess borrowers' ability to repay, this



FTC's New Leadership Leaves Americans' Privacy and Pocketbooks Vulnerable

In recent weeks, we have seen the start of a systematic dismantling of the FTC's founding mission to protect the public from predatory business practices. Earlier this month, [Democratic commissioners Rebecca Slaughter and Alvaro Bedoya were abruptly fired](#), weakening the Commission's ability to continue bipartisan work. Newly appointed FTC Chair Andrew Ferguson has

was revoked in 2020, leaving only the payment provision intact. The payday lending industry has fought against these regulations, with recent legal challenges and lobbying efforts aiming to weaken or delay enforcement. Suspending the payment provision now would disrupt years of industry preparation and primarily benefit high-cost lenders while exposing vulnerable borrowers to more financial harm.

[Read More](#)

already taken several steps to walk back some of the ongoing efforts to limit the exploitation of the collected data by tech firms and giant corporations, [including dismissing an investigation into MGM Resorts' 2023 data breach](#). These actions by the FTC's new leadership make it clear that they are prioritizing partisan games over their crucial role in protecting Americans' sensitive personal data.



Americans Deserve Safe Products on Online Marketplaces

Amazon is suing the Consumer Product Safety Commission (CPSC) to challenge its order to recall over 400,000 hazardous products sold through its Fulfilled by Amazon program. The CPSC ruled that Amazon is a "distributor" under the Consumer Product Safety Act (CPSA), making it responsible for recalls, but Amazon argues it is merely a logistics provider and claims the agency's



CFA Leads Coalition Urging Inclusion of Labor, Civil Rights, and Consumer Protection in Maryland "AI Working Group Bill"

CFA and the Electronic Privacy Information Center, as well as CASH Campaign of Maryland, Center for Democracy & Technology, Consumer Reports, Data & Society, Electronic Frontier Foundation, Fight for the Future, and TechEquity Action are urging the Maryland Senate

structure is unconstitutional. If Amazon wins, it could weaken consumer protections by limiting online marketplaces' liability for unsafe products.

Courtney Griffin, CFA's Director of Product Safety, warns that "we must hold all companies accountable, including online marketplaces that generate extraordinary profits from American families. We must ensure that product safety remains a top priority."

[Read More](#)

Finance Committee to change the makeup of a proposed "AI Working Group." As currently written, the workgroup is made up almost entirely of industry representatives. Because it lacks civil society and expert academic voices, the working group outlined in this bill would be unable to do critical analysis of the needs of Marylanders, and there would be an insurmountable bias toward regulation that benefits companies instead of protecting Marylanders. CFA recommends adding representatives from labor, civil rights, consumer protection, and privacy organizations to ensure there are voices focused on protecting Marylanders' rights involved in important discussions about the future of AI in the state.

[Read More](#)

[Apply now!](#)



Interested in becoming a CFA Member?

When you join the Consumer Federation of America, you become part of one of the most influential consumer organizations in the nation. CFA provides the vehicle for its over 200 members to enhance the effectiveness of their advocacy work, gain access to CFA staff's expertise, and contribute to the larger cause.



Editor: Katie McCann



Copyright © 2025. All Rights Reserved.

Consumer Federation of America | 1620 I Street NW #200 | Washington, DC 20006 US

[Unsubscribe](#) | [Update Profile](#) | [Constant Contact Data Notice](#)



Try email marketing for free today!