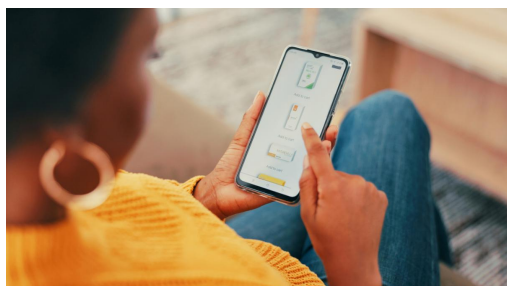




Topics in this issue:

- Transatlantic Consumer Groups Release Report About Unsafe Products in Online Marketplaces
 - Corey Frayer Testifies for House Ways and Means Subcommittee about Crypto Oversight
 - Does Your State Allow Medical Bills to Appear on Credit Reports?
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Transatlantic Consumer Groups Release Report About Unsafe Products in Online Marketplaces

The Transatlantic Consumer Dialogue (TACD), a coalition of leading consumer organizations from the EU, US, and UK released a landmark report exposing alarming gaps in product safety enforcement across major online marketplaces. **Courtney Griffin, CFA's Director of Product Safety**, co-authored the report



Corey Frayer Testifies for House Ways and Means Subcommittee about Crypto Oversight

Earlier this month, CFA's **Director of Investor Protection, Corey Frayer**, testified before the House Ways and Means Subcommittee on Oversight and called for greater consumer protection regulations in the crypto industry. His testimony detailed how crypto began as a decentralized alternative to Wall Street, but has grown into

and explained that “consumers expect the items we buy online are safe, but this report reveals a digital wasteland, where dangerous and even illegal products are just a click away.” The report highlights investigations across the US, UK, and EU which reveal widespread risks in categories such as electronics, children’s products, toys, and more. Existing regulations are a start, but stronger, coordinated enforcement is essential.

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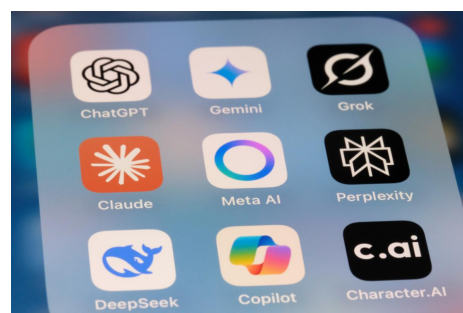
a \$3 trillion industry that now closely resembles traditional financial markets. This evolution underscores the need for regulation tailored to crypto’s unique features, especially its decentralized settlement process, while maintaining core principles like investor protection and fair competition. With proper oversight, crypto can integrate into the financial mainstream without compromising market stability.

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Does Your State Allow Medical Bills to Appear on Credit Reports?

Millions of Americans are burdened by medical debt appearing on their credit reports, despite research showing it does not accurately predict financial reliability. Lower-income individuals, people of color, veterans, young adults, and seniors are disproportionately affected. Fifteen states, including Delaware, with newly passed legislation, have taken steps to



More than \$360 Million Owed to Consumers from CFPB Enforcement Actions is Already Gone or At Risk

A new investigation released by the Consumer Federation of America and Student Borrower Protection Center revealed that more than \$120 million in compensation meant for people harmed by illegal conduct has already been taken from victims and returned to the very same companies that broke the law.

remove medical bills from credit reports, aiming to reduce unnecessary harm. An interactive map developed by CFA now tracks these state laws, which will help millions of Americans when they look for housing or employment and will improve the usefulness of the credit reporting system.

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Hundreds of millions of dollars in additional compensation set aside by the Consumer Financial Protection Bureau (CFPB) may be sitting in purgatory or at risk of being revoked entirely. Under the Trump administration's acting director, Russell Vought, the CFPB has abandoned their mission of holding financial companies accountable and providing relief to harmed consumers.

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