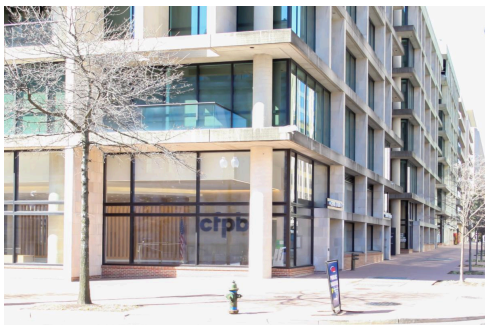




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## Topics in this issue:

- Why Trump's CFPB Gave MoneyLion a Sweetheart Deal
  - Bluelining: How Insurance Exclusion Happens Today
  - CFA and AELP Submit Petition to FTC for Renewed Click to Cancel Rulemaking
  - How Consumer Advocates Can Use Datawrapper to Create Interactive Maps
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### Why Trump's CFPB Gave MoneyLion a Sweetheart Deal

By Erin Witte, Director of Consumer Protection

The Trump-installed leadership at the Consumer Financial Protection Bureau (CFPB) claims to prioritize protections for military families, yet a recent settlement has raised serious concerns. The CFPB reversed its own legal position in a case against fintech lender MoneyLion, allowing the company to exclude their mandatory “membership fees” from interest rate calculations,



### Bluelining: How Insurance Exclusion Happens Today

By Sharon Cornelissen, Director of Housing

As climate change accelerates, homeowners are seeing rising home insurance costs and dropping coverage when it becomes unaffordable. Premiums increased in 95 percent of ZIP codes between 2021 and 2024, and communities of color are far more likely to be underinsured. Today's crisis echoes the insurance redlining of the 1960s, when insurers systematically excluded Black

effectively evading the Military Lending Act's (MLA) 36 percent cap. The settlement enforces minimal penalties for this violation and, for the first time in an MLA enforcement action, allows a lender accused of violating the MLA to continue to collect on noncompliant loans. This most recent decision reflects a broader pattern of the CFPB weakening consumer protections, while favoring corporations over servicemembers and veterans.

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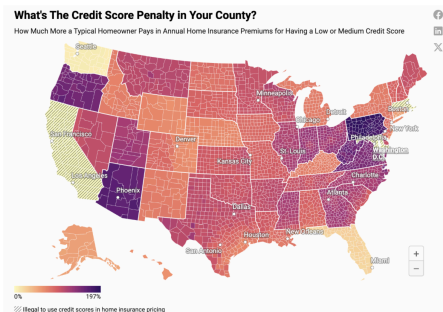
and urban neighborhoods. These patterns are reemerging through algorithms, credit-based pricing, and "bluelining" that withdraws coverage from "high risk" areas. "Bluelining" often relies on undisclosed data and proxy measures like credit scores, disproportionately harming historically marginalized communities and limiting access to homeownership. Without policy intervention, insurance exclusion threatens to destabilize entire neighborhoods, repeating past injustices and accelerating climate-driven disinvestment.

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## CFA and AELP Submit Petition to FTC for Renewed Click to Cancel Rulemaking

The Consumer Federation of America (CFA) and the American Economic Liberties Project (AELP) submitted a petition to the Federal Trade Commission (FTC) to renew its Click to Cancel regulation, which was vacated by the US Court of Appeals for the Eighth



## How Consumer Advocates Can Use Datawrapper to Create Interactive Maps

By Ethan Weiland, Research Associate

Data-driven research is a powerful tool for advocacy, and maps are especially effective at making complex issues tangible for policymakers and the public. CFA's Research Associate,

Circuit in July 2025. The FTC's Click to Cancel rule was a crucial, commonsense regulation to protect consumers against a widespread deceptive practice that the Commission has targeted through its enforcement actions for years. The rule addresses the growing trend of companies trapping consumers in subscriptions with complicated cancellation terms by forcing companies to provide the same method to cancel a subscription as it provided to sign up. [CFA and AELP's petition is open for comment until January 2nd. Please support the petition with a comment detailing your experience with subscription traps!](#)

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Ethan Weiland, created a guide for advocates to use Datawrapper, a free, no-code way to create interactive maps and visualizations directly in a web browser, without the need for specialized technical skills. The tool makes it easy to map issues like consumer complaints, insurance costs, or policy differences by ZIP code or district. By turning geographic data into clear, engaging visuals, advocates can better illustrate problems and strengthen campaigns to protect consumers.

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Editor: Katie McCann

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